

Residential Homestead Property Tax Burden Report

Taxes Payable 2007

MINNESOTA • REVENUE

Property Tax Division
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The 2008 Legislature appropriated \$200,000 for the Department of Revenue to develop and maintain a database of the property taxes paid and income earned by Minnesota homesteaders. This report provides summary information about homestead property values and property taxes for taxes payable in 2007 and the 2006 incomes of homesteaders. While the Legislature provided one-time funding for this project, the department hopes to maintain the database and provide periodic reports on an ongoing basis.

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Introduction

This report profiles 20 regions in Minnesota based on residential homestead property tax (payable in 2007) and income (earned in 2006). The regions (see map on page 8) roughly correspond to the state's economic development regions. The underlying data was collected by the Minnesota Department of Revenue and compiled in the property tax-income database, or "Voss database."

For each homestead in the state, the Voss database contains data on estimated market value, state-paid property tax refunds, net property tax, and homesteader income. This information is used to calculate:

- The effective tax rate (property tax as a percent of estimated market value);
- The ratio of estimated market value to income (a measure of housing consumption); and
- The property tax burden as a percent of income.

These measures allow a basic comparison of property taxation, but they alone do not address the question, "What is the right level of taxation?"

This report represents the third formal publication of linked property tax-income data. The last was issued in 1998. However, the data presented in this report should not be directly compared to previous publications due to significant changes in the compilation, definition and presentation of variables. The department intends to issue this report and related analysis periodically in conjunction with updates and revisions made to the database.

Important Factors that Determine Homestead Property Taxes

The property tax levied on a homestead results from a complicated interaction of socioeconomic factors, state and federal aid policies tax laws and community preferences. Among the most important factors are:

- *Level of public services:* The level of public spending varies across the state. Townships generally provide fewer services than cities. Community size and density, population age, and crime levels are a few of the things that affect community preferences for public goods and services.
- *Intergovernmental aid and use of other non-property tax resources:* Local government dependency on the property tax is determined, in part, by the amount of aid received from the state and federal governments and by the extent to which fees, charges, local sales taxes and other non-property tax revenues are used to finance local services.
- *Tax base composition and property tax classification system:* The amount of non-homesteaded property and state laws that establish the relative share of market value subject to tax (i.e., property classification or tax capacity rates) profoundly impact the

extent to which taxes are paid by homesteaders rather than owners of other types of property.

- *Property tax refunds:* Final property tax liability is reduced if the homesteader qualifies for a state-paid refund.
- *Regional economy:* The regional and local economies affect the mix of properties, market values, jobs, wages, and the supply and demand for housing.
- *Assessment practices:* Fair and equitable property taxes are fundamentally dependent on an accurate assessment of each property's market value.

These factors are mentioned only as a reminder that property tax analysis is complicated; the purpose is not to explain the precise role of each of them. The data and information presented in this report may appear straightforward and self-explanatory on the surface. But the interaction of so many factors means that the underlying policy implications may be less apparent and therefore more challenging to explain.

Data Compilation Process

As a part of an overall tax compliance program, the 1986 Minnesota Legislature passed *M.S. sec. 273.124, subd. 13*, requiring homeowners applying for homestead status on their property to file a homestead application with their county assessor. Homestead status is considered a tax compliance issue because homesteads benefit from reduced class rates. The format and content of homestead applications vary slightly among counties, but all must include the names and Social Security numbers of all owner occupants of a property receiving homestead status.

Each county is required to compile this homestead data into one file and submit it to the Department of Revenue. At the department's request, counties also include (i) the parcel identification number, (ii) the estimated market value, (iii) tax amount, (iv) location indicators, and (v) the homestead property type (i.e. residential, farm or manufactured home).

The department compiles this data from all counties into a single data set. The county lists of property owners' Social Security numbers are checked for duplicates or improper claims of homestead. The department then supplies a list to assessors in counties where the possibly improper claim were made. The county assessors investigate each property on the list to determine if the homestead classification was improperly claimed.

The requirement (in 1986) to report Social Security numbers provided the groundwork for linking property tax and income data. In 1987, the Legislature passed a law to mandate tracking of this linked data in what is often called the "Voss database" (after Rep. Gordon Voss, who sponsored the legislation).

Excluded Records

- Eighty-three of the 87 counties submitted the data necessary to complete this report. Homesteads in Blue Earth, Carlton, Koochiching and Norman counties are excluded from the analysis. Many of the 83 counties that submitted records for every homestead provided information for only the homestead's base parcel. Rather than exclude these counties or combine their more-limited records with multiple parcel data from other counties, this report's analysis is limited to each homestead's base parcel. The value of other connected parcels – along with their tax – is excluded. As a result, estimated market values and taxes are understated for homesteads that span several parcels.
- Farm homesteads were excluded from this report for two reasons. First, the reporting of farm homesteads is particularly uneven due to the lack of information beyond the base parcel in many counties. A high percentage of the state's farm homesteads contain multiple parcels. Thus calculating the burden on just the base parcel of a farm homestead does not provide for an effective comparison. Second, farm homesteads are fundamentally different from typical residential homesteads in that a large portion of their value (and tax) is tied to the parcel's business use. For this reason farm homestead burdens are best analyzed separately from other residential homesteads.
- Manufactured homesteads are also excluded from the report. They, like farm homesteads, are not directly comparable to residential homesteads. They were also underreported in most regions.
- Relative homesteads, which are occupied by a qualifying relative of the property's owner, were also excluded from the study. For relative homesteads, the relationship between property taxes and the homesteader's income will often be a weak measure of financial distress. An example of this potential distortion would be a college student with low or no income homesteading a property owned by a parent. Using the student's income in the calculation would show a high property tax burden, but would not necessarily be indicative of the owner's financial distress. "Mid-year households" are excluded from this analysis. Mid-year homestead status is granted through Dec. 15 and requires a Dec. 1 owner/occupancy.

These excluded records help explain why the Voss file totals show approximately 6 percent less in total residential homestead market value than the assessment abstract. The discrepancy is largely due to the fact that some counties reported only on the base parcel for each homestead, as noted above. Another factor is that timing differences in reporting the data may fail to capture changes in property classifications and lead to slightly different county totals. For example, mid-year homesteads receive the same benefits as full-year homesteads, and most are reflected on the assessment abstract.

Report Overview

This report focuses on seven important variables often used to evaluate property tax policies that impact residential homesteads. The variables are:

- Estimated Market Value (EMV)
- Property Tax Refunds
- Net Property Tax (after refunds)
- Effective Tax Rate (Net Tax/EMV)
- Income
- Ratio of EMV to Income
- Property Tax Burden (Net Tax/Income)

The information contained in the property tax-income database could have been presented and analyzed in a number of different ways and at various levels of aggregation. The specific format of this report was chosen to highlight the types of information contained in the database and provide descriptive information on residential homesteads. This information facilitates regional comparisons on which to assess and formulate tax policy. Specifically, this analysis addresses the following questions:

- How do median market values, property tax refunds, net property taxes, and income vary among regions?
- How do the median effective tax rates and tax burdens relative to income vary among regions?
- How does the median level of housing consumption, as indicated by the ratio of homestead market value to annual income, vary among regions?
- How does the distribution of residential homesteads by levels of market value, property tax refund, net property tax and income vary by region?
- How does the distribution of residential homesteads by effective tax rates, property tax burdens and housing consumption ratios vary by region?

With more than 1.4 million homesteads statewide on Jan. 2, 2006, the creation of this database is no small undertaking. Starting with the data supplied by the counties, extensive editing, file matching and calculations were required to build the final database.

The editing includes correcting improper use of city or town codes, inserting region codes, eliminating or combining duplicate records and filling in missing data. Income tax, property tax refund, and some additional administrative files are matched to the homestead file using Social

Security numbers. The market value provided by the county assessor is used to calculate a tax amount for each parcel. This calculation process, along with the data elements presented in the tables later in the report, is explained in more detail below.

Main Data Elements

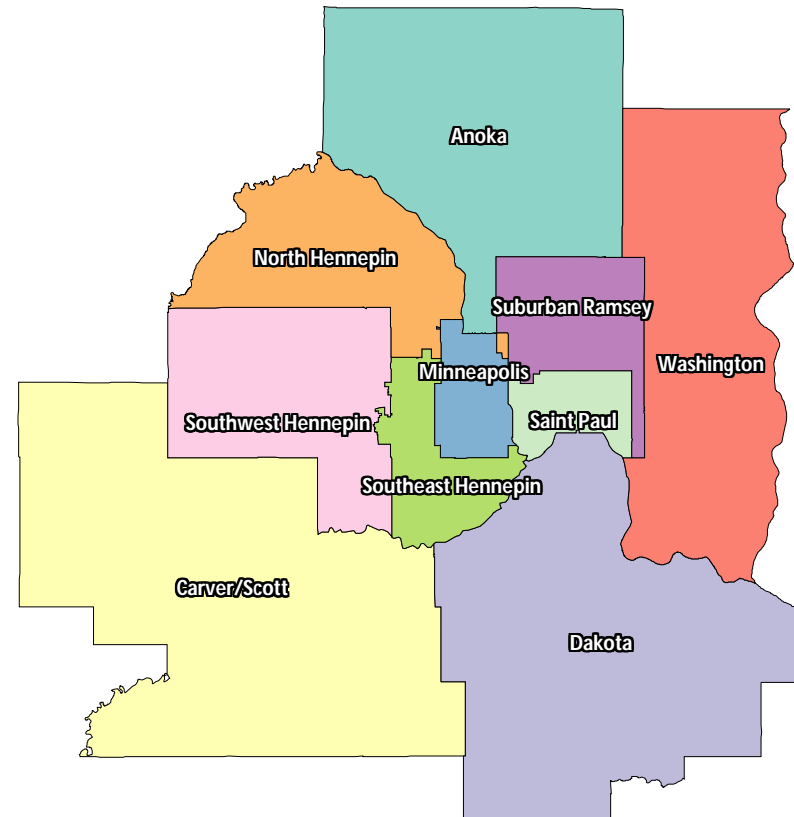
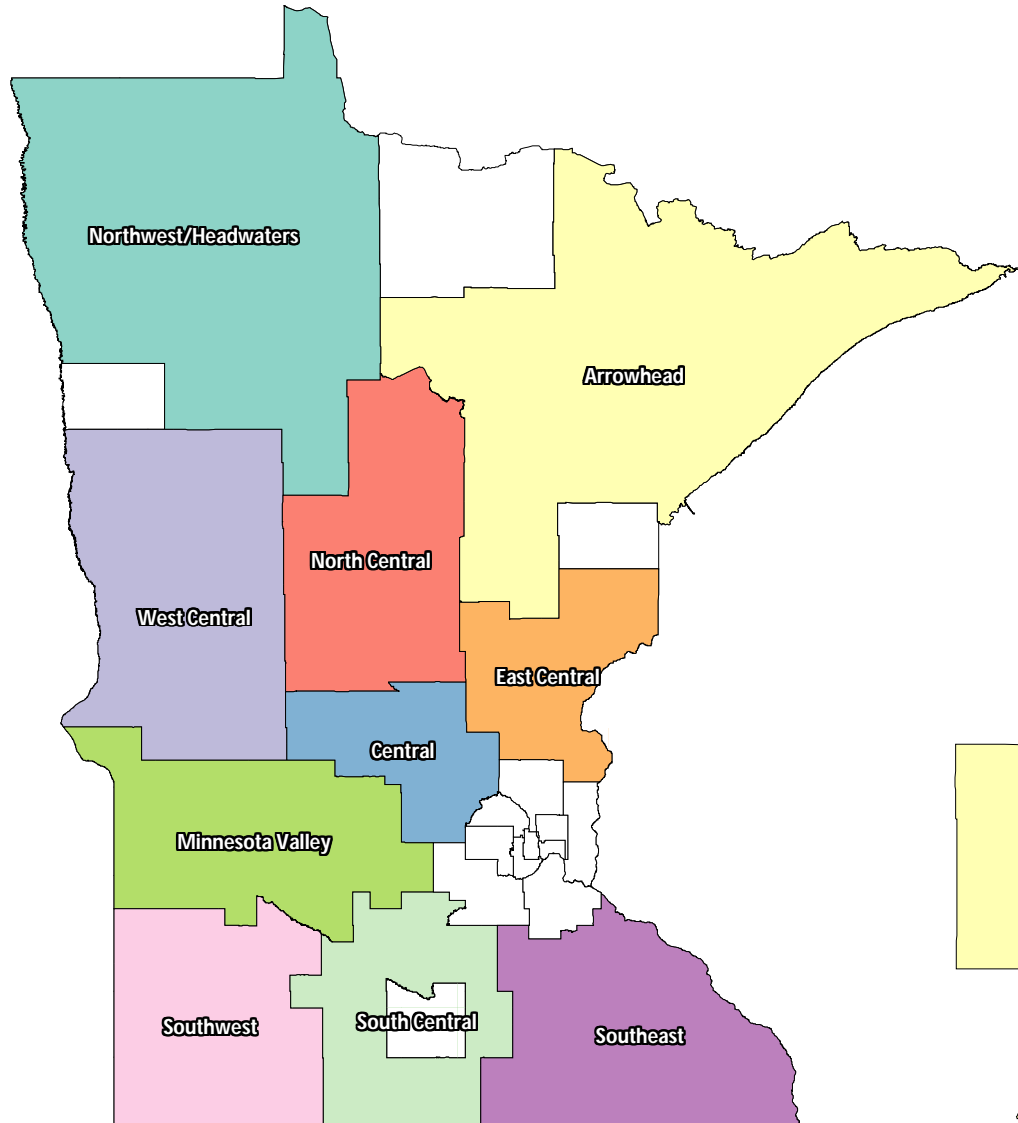
1. *Estimated Market Value* – This field, as of Jan. 2, 2006, represents the assessor’s full estimated market value of the homestead portion of each parcel as reported by the county. Cases where the reported value was \$0 or less, or the field was blank, were presumed incorrect and dropped from the study. Approximately 2,000 cases were dropped.
 - a. The statewide median residential homestead market value was \$201,100. The median homestead value in the Metro regions was \$236,600. The median homestead value in the Greater Minnesota regions was \$140,100.
 - b. The median homestead market value in the Southwest Hennepin region was the highest in the state at \$319,000, or 159 percent of the statewide median value. The median homestead value in the Southwest region was the lowest at \$71,800, or 36 percent of the statewide median value.
2. *Property Tax Refunds* – This field is the sum of the regular property tax refund and the targeted, or special, refund. The “no refund” range represents instances where there was no match between the property tax and income files. Statewide, about 350,000 residential homesteads received a property tax refund and 927,000 did not.
3. *Net Tax* – This field shows net property tax after property tax refunds. The value is calculated by subtracting the regular and targeted refund amounts from the property tax refund qualifying tax amount reported by the county. The qualifying tax amount is used for calculating refunds and may differ from the actual property tax due. The qualifying tax amount used represents only the tax on the base parcel.
 - a. The statewide median property tax refund per residential homestead was \$0 and the median net tax after refunds was \$1,810. In the Metro regions, the median refund per homestead was \$0 and the median net tax was \$2,279. In the Greater Minnesota regions, the median refund per homestead was \$0 and the median net tax was \$1,210.
 - b. The median net tax in the Southwest Hennepin region was the highest in the state at \$3,257, or 180 percent of the statewide median net tax. The median net tax in the Southwest region was the lowest at \$726, or 40 percent of the statewide median net tax.
4. *Effective Tax Rate (Net Tax/Market Value)* – The amount in this field is equal to the net property tax after refunds, divided by the estimated market value and is expressed as a percentage. In cases where a homestead’s base parcel is split-classed, only the market value of the residential portion is included in the analysis.

- a. The statewide median effective tax rate was 0.95 percent. The median effective tax rate in the Metro regions was 0.97 percent. The median effective tax rate in the Greater Minnesota regions was 0.90 percent.
 - b. The median effective tax rate in the Southwest region was the highest in the state at 1.15 percent, or 122 percent of the statewide median rate. The median effective tax rate in the North Central region was the lowest at 0.64 percent, or 68 percent of the state median rate.
5. *Homestead Income* – This field reports a comprehensive measure of total income of homesteaders. As with the PTR Income definition, both taxable and non-taxable income are counted. Income includes nontaxable Social Security and pension income, nontaxable interest income, workers’ compensation, and public assistance cash assistance. About 3 percent of homestead records were excluded from analysis because they did not have a matching income value.
 - a. The statewide median income was \$63,551. The median income in the Metro regions was \$72,779. The median income in the Greater Minnesota regions was \$54,027.
 - b. The median income in the Southwest Hennepin region was the highest in the state at \$96,414, or 152 percent of the statewide median income. The median income in the North Central region was the lowest at \$45,824, or 68 percent of the state median income.
6. *Ratio of Market Value to Income (Market Value/Income)* – This ratio is used as a proxy for housing consumption – the greater the ratio, the greater the degree of housing consumption. For example, a ratio of 3.0 for homeowner “A” indicates that the market value of the home is triple the annual income of the homeowner. Conversely, a ratio of 0.70 for homeowner “B” indicates that the market value is 30 percent less than annual income. It follows that homeowner “A” spends a greater share of annual income on housing than homeowner “B.” This ratio does not give an effective measure of housing consumption in cases where homeowners have 100 percent equity in their home, or when two homeowners being compared have different terms of financing. Additionally, the values reported in this study are as of Jan. 2, 2006, prior to the downturn in the residential real estate market.
 - a. The statewide median ratio of current market value to income was 3.01. In the Metro regions, the median ratio was 3.32. In the Greater Minnesota regions, the median ratio was 2.57.
 - b. The median ratio of market value to income in Minneapolis was the highest in the state at 3.72, or 124 percent of the statewide median ratio. The median ratio of market value to income in the Southwest region was 1.58, or 53 percent of the statewide median ratio.
7. *Property Tax Burden* – This is equal to the net property tax, as defined above, divided by homestead income and expressed as a percentage.

- a. The statewide median property tax burden for residential homesteads was 2.81 percent of income. In the Metro regions, the median property tax burden was 3.17 percent of income. In the Greater Minnesota regions, the median property tax burden was 2.30 percent of income.
- b. The median property tax burden in Minneapolis was the highest in the state at 3.60 percent, or 128 percent of the statewide median burden. The median property tax burden in the Southwest region was 1.72 percent, or 61 percent of the statewide median burden.

Residential Homestead Property Tax Burden Report - Regions

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**Table 1: Residential Homestead Property Tax Statistical Profile:
Regional Summary - Medians For Taxes Payable in 2007**

Region	Estimated Market Value		Net Tax		Effective Tax Rate		Homestead Income		Ratio of EMV to Income		Property Tax Burden before PTR		Property Tax Burden after PTR	
	Median	Indexed to State Median	Median	Indexed to State Median	Median	Indexed to State Median	Median	Indexed to State Median	Median	Indexed to State Median	Median	Indexed to State Median	Median	Indexed to State Median
Statewide	\$201,100	100	\$1,810	100	0.95%	100	\$63,551	100	3.01	100	2.97%	100	2.81%	100
Anoka	\$214,000	106	\$1,936	107	0.91%	96	\$68,825	108	3.23	108	3.10%	104	2.94%	105
Carver/Scott	\$255,400	127	\$2,612	144	1.05%	111	\$82,655	130	3.15	105	3.43%	115	3.25%	116
Dakota	\$245,400	122	\$2,276	126	0.95%	100	\$77,050	121	3.20	106	3.13%	105	3.01%	107
Washington	\$257,000	128	\$2,261	125	0.87%	92	\$80,677	127	3.26	109	3.00%	101	2.90%	103
Minneapolis	\$219,550	109	\$2,191	121	1.04%	110	\$57,877	91	3.72	124	4.16%	140	3.60%	128
North Hennepin	\$217,900	108	\$2,358	130	1.11%	117	\$69,729	110	3.22	107	3.69%	124	3.39%	121
Southeast Hennepin	\$243,200	121	\$2,434	134	1.01%	107	\$72,159	114	3.40	113	3.59%	121	3.34%	119
Southwest Hennepin	\$319,000	159	\$3,257	180	1.05%	111	\$96,414	152	3.24	108	3.40%	114	3.27%	116
Saint Paul	\$202,600	101	\$1,747	96	0.86%	91	\$56,762	89	3.71	123	3.49%	117	3.06%	109
Suburban Ramsey	\$238,800	119	\$2,270	125	0.96%	101	\$72,922	115	3.34	111	3.40%	114	3.18%	113
Metro	\$236,600	118	\$2,279	126	0.97%	102	\$72,779	115	3.32	110	3.39%	114	3.17%	113
Northwest/Headwaters	\$97,100	48	\$944	52	1.01%	107	\$47,560	75	2.03	67	2.15%	72	2.05%	73
Arrowhead	\$121,100	60	\$816	45	0.70%	74	\$49,292	78	2.54	84	1.81%	61	1.75%	62
West Central	\$127,200	63	\$1,009	56	0.77%	82	\$51,468	81	2.52	84	2.12%	71	2.03%	72
North Central	\$144,400	72	\$946	52	0.64%	68	\$45,824	72	3.20	107	2.29%	77	2.12%	76
Central	\$186,400	93	\$1,720	95	0.94%	100	\$63,781	100	2.97	99	2.94%	99	2.77%	99
East Central	\$182,400	91	\$1,580	87	0.85%	90	\$54,948	86	3.34	111	3.17%	107	2.90%	103
Minnesota Valley	\$109,800	55	\$1,076	59	1.02%	108	\$51,475	81	2.16	72	2.36%	79	2.23%	79
Southwest	\$71,800	36	\$726	40	1.15%	122	\$46,171	73	1.58	53	1.80%	60	1.72%	61
South Central	\$117,600	58	\$1,087	60	0.96%	102	\$52,002	82	2.25	75	2.27%	76	2.17%	77
Southeast	\$146,000	73	\$1,393	77	0.98%	104	\$59,232	93	2.49	83	2.54%	85	2.44%	87
Greater Minnesota	\$140,100	70	\$1,210	67	0.90%	95	\$54,027	85	2.57	85	2.41%	81	2.30%	82

Table 2.1: Statewide

Estimated Market Value	N	Percent
\$50,000 or less	43,603	3.4%
\$50,000 - \$100,000	125,719	9.9%
\$100,000 - \$150,000	185,997	14.6%
\$150,000 - \$200,000	276,112	21.6%
\$200,000 - \$250,000	253,201	19.8%
\$250,000 - \$300,000	142,909	11.2%
\$300,000 - \$350,000	84,474	6.6%
\$350,000 - \$400,000	53,070	4.2%
\$400,000 - \$450,000	33,296	2.6%
More than \$450,000	77,218	6.1%
Total	1,275,599	100.0%
Regional Median	\$201,100	

Property Tax Refund	N	Percent
No Refund	926,929	72.7%
\$1 - \$200	76,397	6.0%
\$200 - \$400	60,560	4.7%
\$400 - \$600	55,675	4.4%
\$600 - \$800	46,597	3.7%
\$800 - \$1,000	34,444	2.7%
\$1,000 - \$1,200	29,716	2.3%
\$1,200 - \$1,400	23,727	1.9%
\$1,400 - \$1,600	14,418	1.1%
More than \$1,600	7,136	0.6%
Total	1,275,599	100.0%
Regional Median	\$0	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	105,776	8.3%
\$500 - \$1,000	170,230	13.3%
\$1,000 - \$1,500	217,393	17.0%
\$1,500 - \$2,000	228,268	17.9%
\$2,000 - \$2,500	188,780	14.8%
\$2,500 - \$3,000	121,135	9.5%
\$3,000 - \$3,500	77,198	6.1%
\$3,500 - \$4,000	49,980	3.9%
\$4,000 - \$4,500	32,749	2.6%
More than \$4,500	84,090	6.6%
Total	1,275,599	100.0%
Regional Median	\$1,810	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	9,272	0.7%
0.15% - 0.30%	27,583	2.2%
0.30% - 0.45%	50,337	3.9%
0.45% - 0.60%	81,653	6.4%
0.60% - 0.75%	148,663	11.7%
0.75% - 0.90%	226,704	17.8%
0.90% - 1.05%	317,413	24.9%
1.05% - 1.20%	276,870	21.7%
1.20% - 1.35%	98,767	7.7%
More than 1.35%	38,337	3.0%
Total	1,275,599	100.0%
Regional Median	0.95%	

Homestead Income	N	Percent
\$20,000 or less	122,744	9.6%
\$20,000 - \$40,000	215,897	16.9%
\$40,000 - \$60,000	255,511	20.0%
\$60,000 - \$80,000	221,489	17.4%
\$80,000 - \$100,000	156,654	12.3%
\$100,000 - \$120,000	95,227	7.5%
\$120,000 - \$140,000	56,573	4.4%
\$140,000 - \$160,000	35,587	2.8%
\$160,000 - \$180,000	23,108	1.8%
More than \$180,000	92,809	7.3%
Total	1,275,599	100.0%
Regional Median	\$63,551	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	65,294	5.1%
1.0 - 2.0	241,235	18.9%
2.0 - 3.0	329,198	25.8%
3.0 - 4.0	232,353	18.2%
4.0 - 5.0	129,885	10.2%
5.0 - 6.0	75,087	5.9%
6.0 - 7.0	46,113	3.6%
7.0 - 8.0	30,766	2.4%
8.0 - 9.0	21,503	1.7%
More than 9.0	104,165	8.2%
Total	1,275,599	100.0%
Regional Median	3.01	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	93,212	7.3%
1.0% - 2.0%	255,486	20.0%
2.0% - 3.0%	359,725	28.2%
3.0% - 4.0%	293,878	23.0%
4.0% - 5.0%	115,631	9.1%
5.0% - 6.0%	45,483	3.6%
6.0% - 7.0%	24,809	1.9%
7.0% - 8.0%	15,985	1.3%
8.0% - 9.0%	10,695	0.8%
More than 9.0%	60,695	4.8%
Total	1,275,599	100.0%
Regional Median	2.81%	

Statewide



Table 2.2: Metro

Estimated Market Value	N	Percent
\$50,000 or less	1,008	0.1%
\$50,000 - \$100,000	6,961	1.0%
\$100,000 - \$150,000	37,481	5.3%
\$150,000 - \$200,000	162,951	22.9%
\$200,000 - \$250,000	191,446	26.9%
\$250,000 - \$300,000	109,408	15.3%
\$300,000 - \$350,000	66,060	9.3%
\$350,000 - \$400,000	42,855	6.0%
\$400,000 - \$450,000	27,488	3.9%
More than \$450,000	67,239	9.4%
Total	712,897	100.0%
Regional Median	\$236,600	

Property Tax Refund	N	Percent
No Refund	486,654	68.3%
\$1 - \$200	43,678	6.1%
\$200 - \$400	33,264	4.7%
\$400 - \$600	34,061	4.8%
\$600 - \$800	31,239	4.4%
\$800 - \$1,000	24,812	3.5%
\$1,000 - \$1,200	22,932	3.2%
\$1,200 - \$1,400	19,095	2.7%
\$1,400 - \$1,600	11,537	1.6%
More than \$1,600	5,625	0.8%
Total	712,897	100.0%
Regional Median	\$0	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	11,737	1.6%
\$500 - \$1,000	38,388	5.4%
\$1,000 - \$1,500	90,402	12.7%
\$1,500 - \$2,000	137,016	19.2%
\$2,000 - \$2,500	135,763	19.0%
\$2,500 - \$3,000	92,981	13.0%
\$3,000 - \$3,500	61,262	8.6%
\$3,500 - \$4,000	41,167	5.8%
\$4,000 - \$4,500	27,926	3.9%
More than \$4,500	76,255	10.7%
Total	712,897	100.0%
Regional Median	\$2,279	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	1,993	0.3%
0.15% - 0.30%	7,904	1.1%
0.30% - 0.45%	16,725	2.3%
0.45% - 0.60%	32,362	4.5%
0.60% - 0.75%	72,599	10.2%
0.75% - 0.90%	131,596	18.5%
0.90% - 1.05%	207,196	29.1%
1.05% - 1.20%	185,402	26.0%
1.20% - 1.35%	52,353	7.3%
More than 1.35%	4,767	0.7%
Total	712,897	100.0%
Regional Median	0.97%	

Homestead Income	N	Percent
\$20,000 or less	48,119	6.7%
\$20,000 - \$40,000	98,105	13.8%
\$40,000 - \$60,000	130,618	18.3%
\$60,000 - \$80,000	120,802	16.9%
\$80,000 - \$100,000	95,449	13.4%
\$100,000 - \$120,000	63,675	8.9%
\$120,000 - \$140,000	40,537	5.7%
\$140,000 - \$160,000	26,426	3.7%
\$160,000 - \$180,000	17,400	2.4%
More than \$180,000	71,766	10.1%
Total	712,897	100.0%
Regional Median	\$72,779	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	19,148	2.7%
1.0 - 2.0	94,220	13.2%
2.0 - 3.0	187,481	26.3%
3.0 - 4.0	150,126	21.1%
4.0 - 5.0	85,118	11.9%
5.0 - 6.0	48,791	6.8%
6.0 - 7.0	29,580	4.1%
7.0 - 8.0	19,593	2.7%
8.0 - 9.0	13,563	1.9%
More than 9.0	65,277	9.2%
Total	712,897	100.0%
Regional Median	3.32	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	20,383	2.9%
1.0% - 2.0%	97,422	13.7%
2.0% - 3.0%	199,095	27.9%
3.0% - 4.0%	202,916	28.5%
4.0% - 5.0%	85,005	11.9%
5.0% - 6.0%	32,541	4.6%
6.0% - 7.0%	17,343	2.4%
7.0% - 8.0%	11,072	1.6%
8.0% - 9.0%	7,344	1.0%
More than 9.0%	39,776	5.6%
Total	712,897	100.0%
Regional Median	3.17%	

Anoka, Carver,
Dakota, Hennepin,
Ramsey, Scott,
Washington

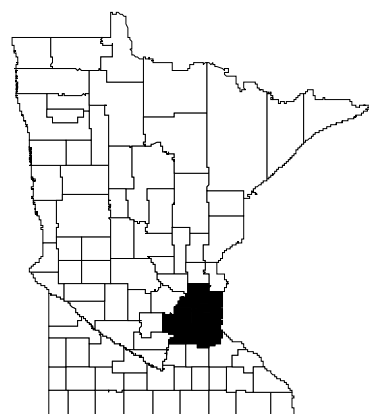


Table 2.3: Greater Minnesota

Estimated Market Value	N	Percent
\$50,000 or less	42,595	7.6%
\$50,000 - \$100,000	118,758	21.1%
\$100,000 - \$150,000	148,516	26.4%
\$150,000 - \$200,000	113,161	20.1%
\$200,000 - \$250,000	61,755	11.0%
\$250,000 - \$300,000	33,501	6.0%
\$300,000 - \$350,000	18,414	3.3%
\$350,000 - \$400,000	10,215	1.8%
\$400,000 - \$450,000	5,808	1.0%
More than \$450,000	9,979	1.8%
Total	562,702	100.0%
Regional Median	\$140,100	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	94,039	16.7%
\$500 - \$1,000	131,842	23.4%
\$1,000 - \$1,500	126,991	22.6%
\$1,500 - \$2,000	91,252	16.2%
\$2,000 - \$2,500	53,017	9.4%
\$2,500 - \$3,000	28,154	5.0%
\$3,000 - \$3,500	15,936	2.8%
\$3,500 - \$4,000	8,813	1.6%
\$4,000 - \$4,500	4,823	0.9%
More than \$4,500	7,835	1.4%
Total	562,702	100.0%
Regional Median	\$1,210	

Homestead Income	N	Percent
\$20,000 or less	74,625	13.3%
\$20,000 - \$40,000	117,792	20.9%
\$40,000 - \$60,000	124,893	22.2%
\$60,000 - \$80,000	100,687	17.9%
\$80,000 - \$100,000	61,205	10.9%
\$100,000 - \$120,000	31,552	5.6%
\$120,000 - \$140,000	16,036	2.8%
\$140,000 - \$160,000	9,161	1.6%
\$160,000 - \$180,000	5,708	1.0%
More than \$180,000	21,043	3.7%
Total	562,702	100.0%
Regional Median	\$54,027	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	72,829	12.9%
1.0% - 2.0%	158,064	28.1%
2.0% - 3.0%	160,630	28.5%
3.0% - 4.0%	90,962	16.2%
4.0% - 5.0%	30,626	5.4%
5.0% - 6.0%	12,942	2.3%
6.0% - 7.0%	7,466	1.3%
7.0% - 8.0%	4,913	0.9%
8.0% - 9.0%	3,351	0.6%
More than 9.0%	20,919	3.7%
Total	562,702	100.0%
Regional Median	2.30%	

Property Tax Refund	N	Percent
No Refund	440,275	78.2%
\$1 - \$200	32,719	5.8%
\$200 - \$400	27,296	4.9%
\$400 - \$600	21,614	3.8%
\$600 - \$800	15,358	2.7%
\$800 - \$1,000	9,632	1.7%
\$1,000 - \$1,200	6,784	1.2%
\$1,200 - \$1,400	4,632	0.8%
\$1,400 - \$1,600	2,881	0.5%
More than \$1,600	1,511	0.3%
Total	562,702	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	7,279	1.3%
0.15% - 0.30%	19,679	3.5%
0.30% - 0.45%	33,612	6.0%
0.45% - 0.60%	49,291	8.8%
0.60% - 0.75%	76,064	13.5%
0.75% - 0.90%	95,108	16.9%
0.90% - 1.05%	110,217	19.6%
1.05% - 1.20%	91,468	16.3%
1.20% - 1.35%	46,414	8.2%
More than 1.35%	33,570	6.0%
Total	562,702	100.0%
Regional Median	0.90%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	46,146	8.2%
1.0 - 2.0	147,015	26.1%
2.0 - 3.0	141,717	25.2%
3.0 - 4.0	82,227	14.6%
4.0 - 5.0	44,767	8.0%
5.0 - 6.0	26,296	4.7%
6.0 - 7.0	16,533	2.9%
7.0 - 8.0	11,173	2.0%
8.0 - 9.0	7,940	1.4%
More than 9.0	38,888	6.9%
Total	562,702	100.0%
Regional Median	2.57	

Greater Minnesota

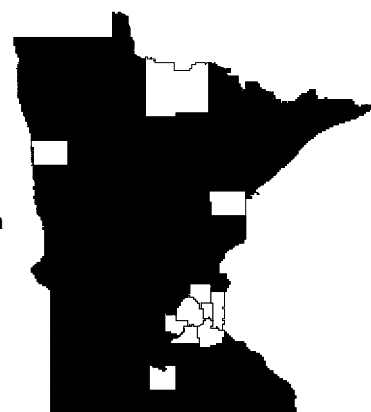


Table 2.4: Anoka

Estimated Market Value	N	Percent
\$50,000 or less	270	0.3%
\$50,000 - \$100,000	463	0.5%
\$100,000 - \$150,000	4,019	4.5%
\$150,000 - \$200,000	28,572	31.9%
\$200,000 - \$250,000	29,329	32.7%
\$250,000 - \$300,000	11,748	13.1%
\$300,000 - \$350,000	7,046	7.9%
\$350,000 - \$400,000	3,888	4.3%
\$400,000 - \$450,000	1,961	2.2%
More than \$450,000	2,399	2.7%
Total	89,695	100.0%
Regional Median	\$214,000	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	1,765	2.0%
\$500 - \$1,000	4,661	5.2%
\$1,000 - \$1,500	14,242	15.9%
\$1,500 - \$2,000	27,811	31.0%
\$2,000 - \$2,500	18,957	21.1%
\$2,500 - \$3,000	9,589	10.7%
\$3,000 - \$3,500	5,279	5.9%
\$3,500 - \$4,000	2,874	3.2%
\$4,000 - \$4,500	1,726	1.9%
More than \$4,500	2,791	3.1%
Total	89,695	100.0%
Regional Median	\$1,936	

Homestead Income	N	Percent
\$20,000 or less	5,327	5.9%
\$20,000 - \$40,000	12,561	14.0%
\$40,000 - \$60,000	18,673	20.8%
\$60,000 - \$80,000	17,815	19.9%
\$80,000 - \$100,000	13,792	15.4%
\$100,000 - \$120,000	8,346	9.3%
\$120,000 - \$140,000	4,671	5.2%
\$140,000 - \$160,000	2,589	2.9%
\$160,000 - \$180,000	1,465	1.6%
More than \$180,000	4,456	5.0%
Total	89,695	100.0%
Regional Median	\$68,825	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	2,279	2.5%
1.0% - 2.0%	13,861	15.5%
2.0% - 3.0%	30,657	34.2%
3.0% - 4.0%	25,816	28.8%
4.0% - 5.0%	7,961	8.9%
5.0% - 6.0%	2,831	3.2%
6.0% - 7.0%	1,437	1.6%
7.0% - 8.0%	853	1.0%
8.0% - 9.0%	609	0.7%
More than 9.0%	3,391	3.8%
Total	89,695	100.0%
Regional Median	2.94%	

Property Tax Refund	N	Percent
No Refund	63,388	70.7%
\$1 - \$200	5,051	5.6%
\$200 - \$400	4,710	5.3%
\$400 - \$600	4,704	5.2%
\$600 - \$800	3,922	4.4%
\$800 - \$1,000	2,690	3.0%
\$1,000 - \$1,200	2,088	2.3%
\$1,200 - \$1,400	1,556	1.7%
\$1,400 - \$1,600	1,036	1.2%
More than \$1,600	550	0.6%
Total	89,695	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	316	0.4%
0.15% - 0.30%	1,300	1.4%
0.30% - 0.45%	2,582	2.9%
0.45% - 0.60%	4,403	4.9%
0.60% - 0.75%	9,019	10.1%
0.75% - 0.90%	21,936	24.5%
0.90% - 1.05%	39,321	43.8%
1.05% - 1.20%	7,203	8.0%
1.20% - 1.35%	3,582	4.0%
More than 1.35%	33	0.0%
Total	89,695	100.0%
Regional Median	0.91%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	1,836	2.0%
1.0 - 2.0	11,084	12.4%
2.0 - 3.0	26,293	29.3%
3.0 - 4.0	20,135	22.4%
4.0 - 5.0	10,790	12.0%
5.0 - 6.0	5,834	6.5%
6.0 - 7.0	3,340	3.7%
7.0 - 8.0	2,129	2.4%
8.0 - 9.0	1,476	1.6%
More than 9.0	6,778	7.6%
Total	89,695	100.0%
Regional Median	3.23	

Anoka

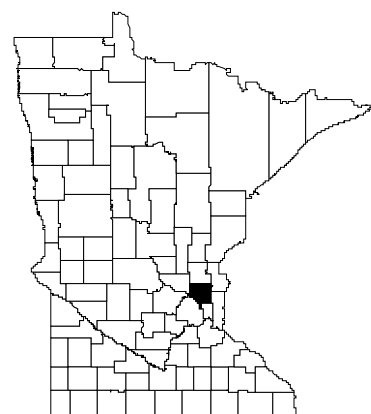


Table 2.5: Carver/Scott

Estimated Market Value	N	Percent
\$50,000 or less	13	0.0%
\$50,000 - \$100,000	152	0.3%
\$100,000 - \$150,000	2,140	4.0%
\$150,000 - \$200,000	10,937	20.3%
\$200,000 - \$250,000	12,566	23.3%
\$250,000 - \$300,000	8,884	16.5%
\$300,000 - \$350,000	6,033	11.2%
\$350,000 - \$400,000	3,801	7.1%
\$400,000 - \$450,000	2,848	5.3%
More than \$450,000	6,462	12.0%
Total	53,836	100.0%
Regional Median	\$255,400	

Property Tax Refund	N	Percent
No Refund	37,500	69.7%
\$1 - \$200	3,669	6.8%
\$200 - \$400	2,372	4.4%
\$400 - \$600	2,356	4.4%
\$600 - \$800	2,079	3.9%
\$800 - \$1,000	1,624	3.0%
\$1,000 - \$1,200	1,646	3.1%
\$1,200 - \$1,400	1,412	2.6%
\$1,400 - \$1,600	726	1.3%
More than \$1,600	452	0.8%
Total	53,836	100.0%
Regional Median	\$0	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	410	0.8%
\$500 - \$1,000	1,503	2.8%
\$1,000 - \$1,500	4,671	8.7%
\$1,500 - \$2,000	9,122	16.9%
\$2,000 - \$2,500	9,241	17.2%
\$2,500 - \$3,000	7,830	14.5%
\$3,000 - \$3,500	5,854	10.9%
\$3,500 - \$4,000	4,258	7.9%
\$4,000 - \$4,500	2,786	5.2%
More than \$4,500	8,161	15.2%
Total	53,836	100.0%
Regional Median	\$2,612	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	72	0.1%
0.15% - 0.30%	386	0.7%
0.30% - 0.45%	869	1.6%
0.45% - 0.60%	1,810	3.4%
0.60% - 0.75%	4,352	8.1%
0.75% - 0.90%	6,835	12.7%
0.90% - 1.05%	12,362	23.0%
1.05% - 1.20%	17,823	33.1%
1.20% - 1.35%	7,135	13.3%
More than 1.35%	2,192	4.1%
Total	53,836	100.0%
Regional Median	1.05%	

Homestead Income	N	Percent
\$20,000 or less	2,536	4.7%
\$20,000 - \$40,000	5,468	10.2%
\$40,000 - \$60,000	8,541	15.9%
\$60,000 - \$80,000	9,209	17.1%
\$80,000 - \$100,000	8,330	15.5%
\$100,000 - \$120,000	5,852	10.9%
\$120,000 - \$140,000	3,767	7.0%
\$140,000 - \$160,000	2,459	4.6%
\$160,000 - \$180,000	1,644	3.1%
More than \$180,000	6,030	11.2%
Total	53,836	100.0%
Regional Median	\$82,655	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	1,317	2.4%
1.0 - 2.0	7,755	14.4%
2.0 - 3.0	15,603	29.0%
3.0 - 4.0	11,703	21.7%
4.0 - 5.0	6,190	11.5%
5.0 - 6.0	3,415	6.3%
6.0 - 7.0	1,815	3.4%
7.0 - 8.0	1,272	2.4%
8.0 - 9.0	790	1.5%
More than 9.0	3,976	7.4%
Total	53,836	100.0%
Regional Median	3.15	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	1,161	2.2%
1.0% - 2.0%	6,413	11.9%
2.0% - 3.0%	14,876	27.6%
3.0% - 4.0%	16,408	30.5%
4.0% - 5.0%	6,868	12.8%
5.0% - 6.0%	2,698	5.0%
6.0% - 7.0%	1,352	2.5%
7.0% - 8.0%	875	1.6%
8.0% - 9.0%	592	1.1%
More than 9.0%	2,593	4.8%
Total	53,836	100.0%
Regional Median	3.25%	

Carver, Scott

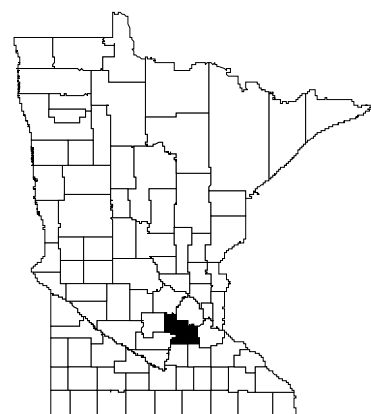


Table 2.6: Dakota

Estimated Market Value	N	Percent
\$50,000 or less	21	0.0%
\$50,000 - \$100,000	1,049	1.0%
\$100,000 - \$150,000	5,492	5.1%
\$150,000 - \$200,000	22,411	20.8%
\$200,000 - \$250,000	27,371	25.4%
\$250,000 - \$300,000	19,528	18.1%
\$300,000 - \$350,000	11,761	10.9%
\$350,000 - \$400,000	7,633	7.1%
\$400,000 - \$450,000	4,849	4.5%
More than \$450,000	7,569	7.0%
Total	107,684	100.0%
Regional Median	\$245,400	

Property Tax Refund	N	Percent
No Refund	80,778	75.0%
\$1 - \$200	4,597	4.3%
\$200 - \$400	4,756	4.4%
\$400 - \$600	4,585	4.3%
\$600 - \$800	3,987	3.7%
\$800 - \$1,000	2,914	2.7%
\$1,000 - \$1,200	2,491	2.3%
\$1,200 - \$1,400	1,926	1.8%
\$1,400 - \$1,600	1,107	1.0%
More than \$1,600	543	0.5%
Total	107,684	100.0%
Regional Median	\$0	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	1,544	1.4%
\$500 - \$1,000	5,135	4.8%
\$1,000 - \$1,500	13,802	12.8%
\$1,500 - \$2,000	21,545	20.0%
\$2,000 - \$2,500	21,182	19.7%
\$2,500 - \$3,000	15,148	14.1%
\$3,000 - \$3,500	9,721	9.0%
\$3,500 - \$4,000	6,941	6.4%
\$4,000 - \$4,500	4,713	4.4%
More than \$4,500	7,953	7.4%
Total	107,684	100.0%
Regional Median	\$2,276	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	189	0.2%
0.15% - 0.30%	873	0.8%
0.30% - 0.45%	2,116	2.0%
0.45% - 0.60%	4,851	4.5%
0.60% - 0.75%	10,266	9.5%
0.75% - 0.90%	22,898	21.3%
0.90% - 1.05%	44,173	41.0%
1.05% - 1.20%	21,601	20.1%
1.20% - 1.35%	716	0.7%
More than 1.35%	1	0.0%
Total	107,684	100.0%
Regional Median	0.95%	

Homestead Income	N	Percent
\$20,000 or less	5,451	5.1%
\$20,000 - \$40,000	12,789	11.9%
\$40,000 - \$60,000	19,343	18.0%
\$60,000 - \$80,000	18,985	17.6%
\$80,000 - \$100,000	15,925	14.8%
\$100,000 - \$120,000	11,089	10.3%
\$120,000 - \$140,000	6,978	6.5%
\$140,000 - \$160,000	4,525	4.2%
\$160,000 - \$180,000	2,838	2.6%
More than \$180,000	9,761	9.1%
Total	107,684	100.0%
Regional Median	\$77,050	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	2,483	2.3%
1.0 - 2.0	14,435	13.4%
2.0 - 3.0	30,923	28.7%
3.0 - 4.0	24,568	22.8%
4.0 - 5.0	13,044	12.1%
5.0 - 6.0	6,725	6.2%
6.0 - 7.0	3,911	3.6%
7.0 - 8.0	2,514	2.3%
8.0 - 9.0	1,583	1.5%
More than 9.0	7,498	7.0%
Total	107,684	100.0%
Regional Median	3.20	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	3,144	2.9%
1.0% - 2.0%	16,942	15.7%
2.0% - 3.0%	33,559	31.2%
3.0% - 4.0%	30,801	28.6%
4.0% - 5.0%	10,890	10.1%
5.0% - 6.0%	3,972	3.7%
6.0% - 7.0%	2,043	1.9%
7.0% - 8.0%	1,221	1.1%
8.0% - 9.0%	752	0.7%
More than 9.0%	4,360	4.0%
Total	107,684	100.0%
Regional Median	3.01%	

Dakota

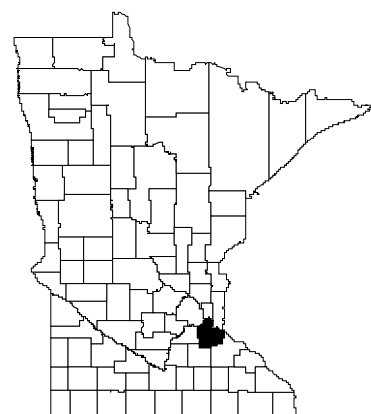


Table 2.7: Washington

Estimated Market Value	N	Percent
\$50,000 or less	5	0.0%
\$50,000 - \$100,000	40	0.1%
\$100,000 - \$150,000	2,175	3.3%
\$150,000 - \$200,000	13,699	21.1%
\$200,000 - \$250,000	14,829	22.8%
\$250,000 - \$300,000	10,131	15.6%
\$300,000 - \$350,000	7,139	11.0%
\$350,000 - \$400,000	5,221	8.0%
\$400,000 - \$450,000	3,479	5.4%
More than \$450,000	8,286	12.7%
Total	65,004	100.0%
Regional Median	\$257,000	

Property Tax Refund	N	Percent
No Refund	49,693	76.4%
\$1 - \$200	2,773	4.3%
\$200 - \$400	2,611	4.0%
\$400 - \$600	2,507	3.9%
\$600 - \$800	2,185	3.4%
\$800 - \$1,000	1,630	2.5%
\$1,000 - \$1,200	1,436	2.2%
\$1,200 - \$1,400	1,134	1.7%
\$1,400 - \$1,600	669	1.0%
More than \$1,600	366	0.6%
Total	65,004	100.0%
Regional Median	\$0	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	634	1.0%
\$500 - \$1,000	2,687	4.1%
\$1,000 - \$1,500	9,050	13.9%
\$1,500 - \$2,000	12,922	19.9%
\$2,000 - \$2,500	12,680	19.5%
\$2,500 - \$3,000	8,450	13.0%
\$3,000 - \$3,500	5,957	9.2%
\$3,500 - \$4,000	4,091	6.3%
\$4,000 - \$4,500	2,749	4.2%
More than \$4,500	5,784	8.9%
Total	65,004	100.0%
Regional Median	\$2,261	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	160	0.2%
0.15% - 0.30%	731	1.1%
0.30% - 0.45%	1,688	2.6%
0.45% - 0.60%	4,100	6.3%
0.60% - 0.75%	9,181	14.1%
0.75% - 0.90%	21,344	32.8%
0.90% - 1.05%	14,116	21.7%
1.05% - 1.20%	13,548	20.8%
1.20% - 1.35%	136	0.2%
More than 1.35%	-	0.0%
Total	65,004	100.0%
Regional Median	0.87%	

Homestead Income	N	Percent
\$20,000 or less	3,260	5.0%
\$20,000 - \$40,000	7,002	10.8%
\$40,000 - \$60,000	10,800	16.6%
\$60,000 - \$80,000	11,074	17.0%
\$80,000 - \$100,000	9,750	15.0%
\$100,000 - \$120,000	6,799	10.5%
\$120,000 - \$140,000	4,413	6.8%
\$140,000 - \$160,000	2,834	4.4%
\$160,000 - \$180,000	1,926	3.0%
More than \$180,000	7,146	11.0%
Total	65,004	100.0%
Regional Median	\$80,677	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	1,618	2.5%
1.0 - 2.0	8,521	13.1%
2.0 - 3.0	17,941	27.6%
3.0 - 4.0	14,304	22.0%
4.0 - 5.0	7,739	11.9%
5.0 - 6.0	4,375	6.7%
6.0 - 7.0	2,487	3.8%
7.0 - 8.0	1,615	2.5%
8.0 - 9.0	1,167	1.8%
More than 9.0	5,237	8.1%
Total	65,004	100.0%
Regional Median	3.26	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	2,149	3.3%
1.0% - 2.0%	11,521	17.7%
2.0% - 3.0%	21,011	32.3%
3.0% - 4.0%	16,951	26.1%
4.0% - 5.0%	6,138	9.4%
5.0% - 6.0%	2,260	3.5%
6.0% - 7.0%	1,157	1.8%
7.0% - 8.0%	710	1.1%
8.0% - 9.0%	497	0.8%
More than 9.0%	2,610	4.0%
Total	65,004	100.0%
Regional Median	2.90%	

Washington

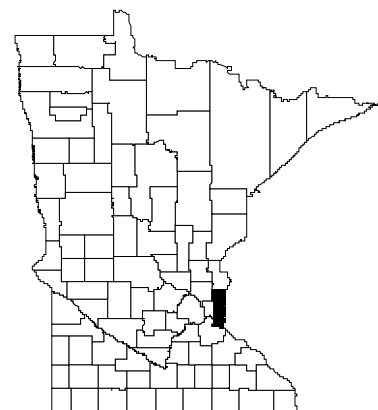


Table 2.8: Minneapolis

Estimated Market Value	N	Percent
\$50,000 or less	72	0.1%
\$50,000 - \$100,000	1,803	2.5%
\$100,000 - \$150,000	7,241	10.2%
\$150,000 - \$200,000	18,672	26.2%
\$200,000 - \$250,000	17,709	24.9%
\$250,000 - \$300,000	9,930	13.9%
\$300,000 - \$350,000	5,346	7.5%
\$350,000 - \$400,000	3,214	4.5%
\$400,000 - \$450,000	1,798	2.5%
More than \$450,000	5,455	7.7%
Total	71,240	100.0%
Regional Median	\$219,550	

Property Tax Refund	N	Percent
No Refund	43,956	61.7%
\$1 - \$200	4,754	6.7%
\$200 - \$400	3,364	4.7%
\$400 - \$600	3,794	5.3%
\$600 - \$800	3,555	5.0%
\$800 - \$1,000	3,024	4.2%
\$1,000 - \$1,200	3,307	4.6%
\$1,200 - \$1,400	2,927	4.1%
\$1,400 - \$1,600	1,742	2.4%
More than \$1,600	817	1.1%
Total	71,240	100.0%
Regional Median	\$0	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	2,050	2.9%
\$500 - \$1,000	5,690	8.0%
\$1,000 - \$1,500	10,304	14.5%
\$1,500 - \$2,000	12,734	17.9%
\$2,000 - \$2,500	11,659	16.4%
\$2,500 - \$3,000	8,075	11.3%
\$3,000 - \$3,500	5,719	8.0%
\$3,500 - \$4,000	3,947	5.5%
\$4,000 - \$4,500	2,532	3.6%
More than \$4,500	8,530	12.0%
Total	71,240	100.0%
Regional Median	\$2,191	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	308	0.4%
0.15% - 0.30%	1,322	1.9%
0.30% - 0.45%	1,873	2.6%
0.45% - 0.60%	2,943	4.1%
0.60% - 0.75%	6,051	8.5%
0.75% - 0.90%	9,713	13.6%
0.90% - 1.05%	14,864	20.9%
1.05% - 1.20%	15,758	22.1%
1.20% - 1.35%	16,210	22.8%
More than 1.35%	2,198	3.1%
Total	71,240	100.0%
Regional Median	1.04%	

Homestead Income	N	Percent
\$20,000 or less	8,642	12.1%
\$20,000 - \$40,000	13,742	19.3%
\$40,000 - \$60,000	14,601	20.5%
\$60,000 - \$80,000	10,947	15.4%
\$80,000 - \$100,000	7,173	10.1%
\$100,000 - \$120,000	4,491	6.3%
\$120,000 - \$140,000	2,759	3.9%
\$140,000 - \$160,000	1,853	2.6%
\$160,000 - \$180,000	1,284	1.8%
More than \$180,000	5,748	8.1%
Total	71,240	100.0%
Regional Median	\$57,877	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	1,619	2.3%
1.0 - 2.0	8,283	11.6%
2.0 - 3.0	15,348	21.5%
3.0 - 4.0	13,678	19.2%
4.0 - 5.0	8,763	12.3%
5.0 - 6.0	5,546	7.8%
6.0 - 7.0	3,637	5.1%
7.0 - 8.0	2,524	3.5%
8.0 - 9.0	1,754	2.5%
More than 9.0	10,088	14.2%
Total	71,240	100.0%
Regional Median	3.72	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	1,428	2.0%
1.0% - 2.0%	6,949	9.8%
2.0% - 3.0%	15,081	21.2%
3.0% - 4.0%	19,186	26.9%
4.0% - 5.0%	10,595	14.9%
5.0% - 6.0%	4,795	6.7%
6.0% - 7.0%	2,788	3.9%
7.0% - 8.0%	1,920	2.7%
8.0% - 9.0%	1,288	1.8%
More than 9.0%	7,210	10.1%
Total	71,240	100.0%
Regional Median	3.60%	

Minneapolis

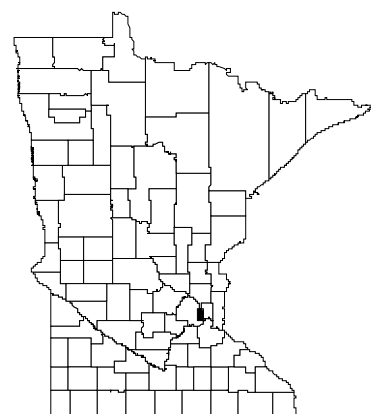


Table 2.9: North Hennepin

Estimated Market Value	N	Percent
\$50,000 or less	309	0.4%
\$50,000 - \$100,000	612	0.8%
\$100,000 - \$150,000	3,273	4.5%
\$150,000 - \$200,000	20,499	28.0%
\$200,000 - \$250,000	25,745	35.2%
\$250,000 - \$300,000	9,155	12.5%
\$300,000 - \$350,000	5,084	7.0%
\$350,000 - \$400,000	3,238	4.4%
\$400,000 - \$450,000	1,906	2.6%
More than \$450,000	3,290	4.5%
Total	73,111	100.0%
Regional Median	\$217,900	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	868	1.2%
\$500 - \$1,000	3,046	4.2%
\$1,000 - \$1,500	7,218	9.9%
\$1,500 - \$2,000	12,280	16.8%
\$2,000 - \$2,500	18,897	25.8%
\$2,500 - \$3,000	12,180	16.7%
\$3,000 - \$3,500	6,211	8.5%
\$3,500 - \$4,000	4,090	5.6%
\$4,000 - \$4,500	2,774	3.8%
More than \$4,500	5,547	7.6%
Total	73,111	100.0%
Regional Median	\$2,358	

Homestead Income	N	Percent
\$20,000 or less	4,837	6.6%
\$20,000 - \$40,000	10,681	14.6%
\$40,000 - \$60,000	14,270	19.5%
\$60,000 - \$80,000	13,436	18.4%
\$80,000 - \$100,000	10,465	14.3%
\$100,000 - \$120,000	6,565	9.0%
\$120,000 - \$140,000	4,012	5.5%
\$140,000 - \$160,000	2,443	3.3%
\$160,000 - \$180,000	1,553	2.1%
More than \$180,000	4,849	6.6%
Total	73,111	100.0%
Regional Median	\$69,729	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	1,418	1.9%
1.0% - 2.0%	6,546	9.0%
2.0% - 3.0%	18,289	25.0%
3.0% - 4.0%	24,376	33.3%
4.0% - 5.0%	10,491	14.3%
5.0% - 6.0%	3,751	5.1%
6.0% - 7.0%	1,933	2.6%
7.0% - 8.0%	1,243	1.7%
8.0% - 9.0%	800	1.1%
More than 9.0%	4,264	5.8%
Total	73,111	100.0%
Regional Median	3.39%	

Property Tax Refund	N	Percent
No Refund	47,881	65.5%
\$1 - \$200	3,454	4.7%
\$200 - \$400	3,483	4.8%
\$400 - \$600	3,803	5.2%
\$600 - \$800	3,811	5.2%
\$800 - \$1,000	3,300	4.5%
\$1,000 - \$1,200	2,696	3.7%
\$1,200 - \$1,400	2,380	3.3%
\$1,400 - \$1,600	1,616	2.2%
More than \$1,600	687	0.9%
Total	73,111	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	129	0.2%
0.15% - 0.30%	428	0.6%
0.30% - 0.45%	1,206	1.6%
0.45% - 0.60%	2,324	3.2%
0.60% - 0.75%	5,070	6.9%
0.75% - 0.90%	7,574	10.4%
0.90% - 1.05%	10,107	13.8%
1.05% - 1.20%	33,270	45.5%
1.20% - 1.35%	12,916	17.7%
More than 1.35%	87	0.1%
Total	73,111	100.0%
Regional Median	1.11%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	1,678	2.3%
1.0 - 2.0	9,789	13.4%
2.0 - 3.0	20,845	28.5%
3.0 - 4.0	15,661	21.4%
4.0 - 5.0	8,483	11.6%
5.0 - 6.0	4,650	6.4%
6.0 - 7.0	2,866	3.9%
7.0 - 8.0	1,869	2.6%
8.0 - 9.0	1,327	1.8%
More than 9.0	5,943	8.1%
Total	73,111	100.0%
Regional Median	3.22	

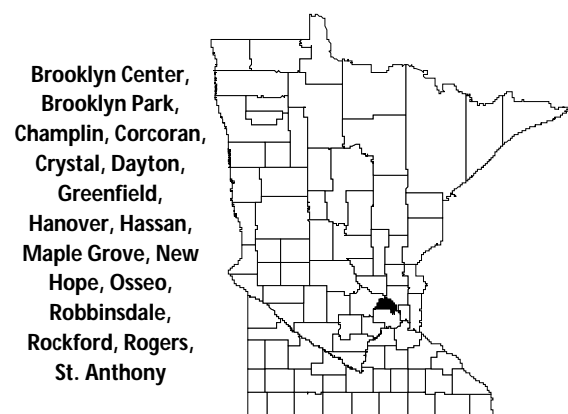


Table 2.10: Southeast Hennepin

Estimated Market Value	N	Percent
\$50,000 or less	167	0.2%
\$50,000 - \$100,000	1,583	2.2%
\$100,000 - \$150,000	3,743	5.3%
\$150,000 - \$200,000	9,937	14.1%
\$200,000 - \$250,000	22,318	31.7%
\$250,000 - \$300,000	11,161	15.8%
\$300,000 - \$350,000	6,358	9.0%
\$350,000 - \$400,000	3,788	5.4%
\$400,000 - \$450,000	2,621	3.7%
More than \$450,000	8,817	12.5%
Total	70,493	100.0%
Regional Median	\$243,200	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	1,068	1.5%
\$500 - \$1,000	4,542	6.4%
\$1,000 - \$1,500	7,296	10.3%
\$1,500 - \$2,000	9,890	14.0%
\$2,000 - \$2,500	14,358	20.4%
\$2,500 - \$3,000	10,347	14.7%
\$3,000 - \$3,500	6,556	9.3%
\$3,500 - \$4,000	4,014	5.7%
\$4,000 - \$4,500	2,643	3.7%
More than \$4,500	9,779	13.9%
Total	70,493	100.0%
Regional Median	\$2,434	

Homestead Income	N	Percent
\$20,000 or less	4,907	7.0%
\$20,000 - \$40,000	10,488	14.9%
\$40,000 - \$60,000	12,761	18.1%
\$60,000 - \$80,000	11,154	15.8%
\$80,000 - \$100,000	8,343	11.8%
\$100,000 - \$120,000	5,593	7.9%
\$120,000 - \$140,000	3,741	5.3%
\$140,000 - \$160,000	2,581	3.7%
\$160,000 - \$180,000	1,765	2.5%
More than \$180,000	9,160	13.0%
Total	70,493	100.0%
Regional Median	\$72,159	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	2,689	3.8%
1.0% - 2.0%	9,167	13.0%
2.0% - 3.0%	16,565	23.5%
3.0% - 4.0%	19,757	28.0%
4.0% - 5.0%	9,999	14.2%
5.0% - 6.0%	3,720	5.3%
6.0% - 7.0%	1,979	2.8%
7.0% - 8.0%	1,314	1.9%
8.0% - 9.0%	839	1.2%
More than 9.0%	4,464	6.3%
Total	70,493	100.0%
Regional Median	3.34%	

Property Tax Refund	N	Percent
No Refund	47,267	67.1%
\$1 - \$200	3,114	4.4%
\$200 - \$400	2,896	4.1%
\$400 - \$600	3,356	4.8%
\$600 - \$800	3,427	4.9%
\$800 - \$1,000	2,929	4.2%
\$1,000 - \$1,200	2,909	4.1%
\$1,200 - \$1,400	2,490	3.5%
\$1,400 - \$1,600	1,582	2.2%
More than \$1,600	523	0.7%
Total	70,493	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	149	0.2%
0.15% - 0.30%	466	0.7%
0.30% - 0.45%	1,631	2.3%
0.45% - 0.60%	2,868	4.1%
0.60% - 0.75%	7,367	10.5%
0.75% - 0.90%	9,000	12.8%
0.90% - 1.05%	22,603	32.1%
1.05% - 1.20%	21,659	30.7%
1.20% - 1.35%	4,557	6.5%
More than 1.35%	193	0.3%
Total	70,493	100.0%
Regional Median	1.01%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	2,641	3.7%
1.0 - 2.0	10,088	14.3%
2.0 - 3.0	16,401	23.3%
3.0 - 4.0	13,640	19.3%
4.0 - 5.0	8,338	11.8%
5.0 - 6.0	5,190	7.4%
6.0 - 7.0	3,325	4.7%
7.0 - 8.0	2,189	3.1%
8.0 - 9.0	1,519	2.2%
More than 9.0	7,162	10.2%
Total	70,493	100.0%
Regional Median	3.40	



Table 2.11: Southwest Hennepin

Estimated Market Value	N	Percent
\$50,000 or less	44	0.1%
\$50,000 - \$100,000	356	0.5%
\$100,000 - \$150,000	2,281	3.4%
\$150,000 - \$200,000	6,504	9.7%
\$200,000 - \$250,000	9,235	13.7%
\$250,000 - \$300,000	11,657	17.3%
\$300,000 - \$350,000	8,529	12.7%
\$350,000 - \$400,000	6,799	10.1%
\$400,000 - \$450,000	4,763	7.1%
More than \$450,000	17,112	25.4%
Total	67,280	100.0%
Regional Median	\$319,000	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	651	1.0%
\$500 - \$1,000	1,892	2.8%
\$1,000 - \$1,500	4,317	6.4%
\$1,500 - \$2,000	6,965	10.4%
\$2,000 - \$2,500	7,582	11.3%
\$2,500 - \$3,000	8,181	12.2%
\$3,000 - \$3,500	7,575	11.3%
\$3,500 - \$4,000	5,953	8.8%
\$4,000 - \$4,500	4,870	7.2%
More than \$4,500	19,294	28.7%
Total	67,280	100.0%
Regional Median	\$3,257	

Homestead Income	N	Percent
\$20,000 or less	3,564	5.3%
\$20,000 - \$40,000	6,087	9.0%
\$40,000 - \$60,000	8,696	12.9%
\$60,000 - \$80,000	8,753	13.0%
\$80,000 - \$100,000	7,782	11.6%
\$100,000 - \$120,000	6,151	9.1%
\$120,000 - \$140,000	4,686	7.0%
\$140,000 - \$160,000	3,570	5.3%
\$160,000 - \$180,000	2,614	3.9%
More than \$180,000	15,377	22.9%
Total	67,280	100.0%
Regional Median	\$96,414	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	3,017	4.5%
1.0% - 2.0%	9,616	14.3%
2.0% - 3.0%	16,109	23.9%
3.0% - 4.0%	16,825	25.0%
4.0% - 5.0%	9,016	13.4%
5.0% - 6.0%	3,824	5.7%
6.0% - 7.0%	2,037	3.0%
7.0% - 8.0%	1,282	1.9%
8.0% - 9.0%	877	1.3%
More than 9.0%	4,677	7.0%
Total	67,280	100.0%
Regional Median	3.27%	

Property Tax Refund	N	Percent
No Refund	49,358	73.4%
\$1 - \$200	2,847	4.2%
\$200 - \$400	2,240	3.3%
\$400 - \$600	2,305	3.4%
\$600 - \$800	2,291	3.4%
\$800 - \$1,000	1,974	2.9%
\$1,000 - \$1,200	2,490	3.7%
\$1,200 - \$1,400	2,182	3.2%
\$1,400 - \$1,600	997	1.5%
More than \$1,600	596	0.9%
Total	67,280	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	124	0.2%
0.15% - 0.30%	332	0.5%
0.30% - 0.45%	936	1.4%
0.45% - 0.60%	2,125	3.2%
0.60% - 0.75%	5,470	8.1%
0.75% - 0.90%	8,090	12.0%
0.90% - 1.05%	17,362	25.8%
1.05% - 1.20%	29,695	44.1%
1.20% - 1.35%	3,105	4.6%
More than 1.35%	41	0.1%
Total	67,280	100.0%
Regional Median	1.05%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	3,310	4.9%
1.0 - 2.0	10,519	15.6%
2.0 - 3.0	16,232	24.1%
3.0 - 4.0	12,812	19.0%
4.0 - 5.0	7,455	11.1%
5.0 - 6.0	4,395	6.5%
6.0 - 7.0	2,763	4.1%
7.0 - 8.0	1,860	2.8%
8.0 - 9.0	1,338	2.0%
More than 9.0	6,596	9.8%
Total	67,280	100.0%
Regional Median	3.24	



Table 2.12: Saint Paul

Estimated Market Value	N	Percent
\$50,000 or less	103	0.2%
\$50,000 - \$100,000	597	1.1%
\$100,000 - \$150,000	4,326	8.0%
\$150,000 - \$200,000	21,138	39.1%
\$200,000 - \$250,000	11,615	21.5%
\$250,000 - \$300,000	5,595	10.4%
\$300,000 - \$350,000	3,320	6.1%
\$350,000 - \$400,000	2,208	4.1%
\$400,000 - \$450,000	1,567	2.9%
More than \$450,000	3,556	6.6%
Total	54,025	100.0%
Regional Median	\$202,600	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	2,130	3.9%
\$500 - \$1,000	5,832	10.8%
\$1,000 - \$1,500	12,420	23.0%
\$1,500 - \$2,000	12,579	23.3%
\$2,000 - \$2,500	7,434	13.8%
\$2,500 - \$3,000	4,250	7.9%
\$3,000 - \$3,500	2,745	5.1%
\$3,500 - \$4,000	1,818	3.4%
\$4,000 - \$4,500	1,262	2.3%
More than \$4,500	3,555	6.6%
Total	54,025	100.0%
Regional Median	\$1,747	

Homestead Income	N	Percent
\$20,000 or less	6,045	11.2%
\$20,000 - \$40,000	11,060	20.5%
\$40,000 - \$60,000	11,645	21.6%
\$60,000 - \$80,000	8,674	16.1%
\$80,000 - \$100,000	5,615	10.4%
\$100,000 - \$120,000	3,270	6.1%
\$120,000 - \$140,000	2,017	3.7%
\$140,000 - \$160,000	1,312	2.4%
\$160,000 - \$180,000	847	1.6%
More than \$180,000	3,540	6.6%
Total	54,025	100.0%
Regional Median	\$56,762	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	1,416	2.6%
1.0% - 2.0%	8,306	15.4%
2.0% - 3.0%	16,185	30.0%
3.0% - 4.0%	14,030	26.0%
4.0% - 5.0%	5,599	10.4%
5.0% - 6.0%	2,199	4.1%
6.0% - 7.0%	1,308	2.4%
7.0% - 8.0%	870	1.6%
8.0% - 9.0%	606	1.1%
More than 9.0%	3,506	6.5%
Total	54,025	100.0%
Regional Median	3.06%	

Property Tax Refund	N	Percent
No Refund	29,167	54.0%
\$1 - \$200	8,292	15.3%
\$200 - \$400	3,612	6.7%
\$400 - \$600	3,307	6.1%
\$600 - \$800	2,821	5.2%
\$800 - \$1,000	2,193	4.1%
\$1,000 - \$1,200	1,747	3.2%
\$1,200 - \$1,400	1,358	2.5%
\$1,400 - \$1,600	970	1.8%
More than \$1,600	558	1.0%
Total	54,025	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	469	0.9%
0.15% - 0.30%	1,463	2.7%
0.30% - 0.45%	2,319	4.3%
0.45% - 0.60%	3,848	7.1%
0.60% - 0.75%	9,030	16.7%
0.75% - 0.90%	13,695	25.3%
0.90% - 1.05%	13,250	24.5%
1.05% - 1.20%	9,585	17.7%
1.20% - 1.35%	361	0.7%
More than 1.35%	5	0.0%
Total	54,025	100.0%
Regional Median	0.86%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	980	1.8%
1.0 - 2.0	5,773	10.7%
2.0 - 3.0	12,236	22.6%
3.0 - 4.0	10,779	20.0%
4.0 - 5.0	6,870	12.7%
5.0 - 6.0	4,308	8.0%
6.0 - 7.0	2,794	5.2%
7.0 - 8.0	1,985	3.7%
8.0 - 9.0	1,357	2.5%
More than 9.0	6,943	12.9%
Total	54,025	100.0%
Regional Median	3.71	

Saint Paul

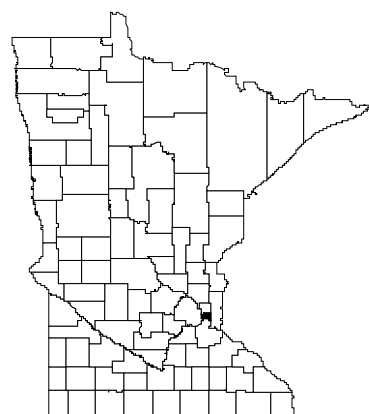


Table 2.13: Suburban Ramsey

Estimated Market Value	N	Percent
\$50,000 or less	4	0.0%
\$50,000 - \$100,000	306	0.5%
\$100,000 - \$150,000	2,791	4.6%
\$150,000 - \$200,000	10,582	17.5%
\$200,000 - \$250,000	20,729	34.2%
\$250,000 - \$300,000	11,619	19.2%
\$300,000 - \$350,000	5,444	9.0%
\$350,000 - \$400,000	3,065	5.1%
\$400,000 - \$450,000	1,696	2.8%
More than \$450,000	4,293	7.1%
Total	60,529	100.0%
Regional Median	\$238,800	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	617	1.0%
\$500 - \$1,000	3,400	5.6%
\$1,000 - \$1,500	7,082	11.7%
\$1,500 - \$2,000	11,168	18.5%
\$2,000 - \$2,500	13,773	22.8%
\$2,500 - \$3,000	8,931	14.8%
\$3,000 - \$3,500	5,645	9.3%
\$3,500 - \$4,000	3,181	5.3%
\$4,000 - \$4,500	1,871	3.1%
More than \$4,500	4,861	8.0%
Total	60,529	100.0%
Regional Median	\$2,270	

Homestead Income	N	Percent
\$20,000 or less	3,550	5.9%
\$20,000 - \$40,000	8,227	13.6%
\$40,000 - \$60,000	11,288	18.6%
\$60,000 - \$80,000	10,755	17.8%
\$80,000 - \$100,000	8,274	13.7%
\$100,000 - \$120,000	5,519	9.1%
\$120,000 - \$140,000	3,493	5.8%
\$140,000 - \$160,000	2,260	3.7%
\$160,000 - \$180,000	1,464	2.4%
More than \$180,000	5,699	9.4%
Total	60,529	100.0%
Regional Median	\$72,922	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	1,682	2.8%
1.0% - 2.0%	8,101	13.4%
2.0% - 3.0%	16,763	27.7%
3.0% - 4.0%	18,766	31.0%
4.0% - 5.0%	7,448	12.3%
5.0% - 6.0%	2,491	4.1%
6.0% - 7.0%	1,309	2.2%
7.0% - 8.0%	784	1.3%
8.0% - 9.0%	484	0.8%
More than 9.0%	2,701	4.5%
Total	60,529	100.0%
Regional Median	3.18%	

Property Tax Refund	N	Percent
No Refund	37,666	62.2%
\$1 - \$200	5,127	8.5%
\$200 - \$400	3,220	5.3%
\$400 - \$600	3,344	5.5%
\$600 - \$800	3,161	5.2%
\$800 - \$1,000	2,534	4.2%
\$1,000 - \$1,200	2,122	3.5%
\$1,200 - \$1,400	1,730	2.9%
\$1,400 - \$1,600	1,092	1.8%
More than \$1,600	533	0.9%
Total	60,529	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	77	0.1%
0.15% - 0.30%	603	1.0%
0.30% - 0.45%	1,505	2.5%
0.45% - 0.60%	3,090	5.1%
0.60% - 0.75%	6,793	11.2%
0.75% - 0.90%	10,511	17.4%
0.90% - 1.05%	19,038	31.5%
1.05% - 1.20%	15,260	25.2%
1.20% - 1.35%	3,635	6.0%
More than 1.35%	17	0.0%
Total	60,529	100.0%
Regional Median	0.96%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	1,666	2.8%
1.0 - 2.0	7,973	13.2%
2.0 - 3.0	15,659	25.9%
3.0 - 4.0	12,846	21.2%
4.0 - 5.0	7,446	12.3%
5.0 - 6.0	4,353	7.2%
6.0 - 7.0	2,642	4.4%
7.0 - 8.0	1,636	2.7%
8.0 - 9.0	1,252	2.1%
More than 9.0	5,056	8.4%
Total	60,529	100.0%
Regional Median	3.34	

Suburban Ramsey

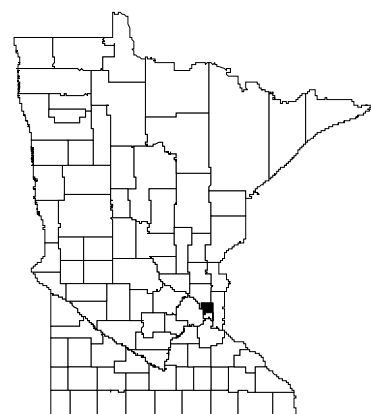


Table 2.14: Northwest/Headwaters

Estimated Market Value	N	Percent
\$50,000 or less	6,169	18.3%
\$50,000 - \$100,000	11,326	33.6%
\$100,000 - \$150,000	8,441	25.1%
\$150,000 - \$200,000	3,707	11.0%
\$200,000 - \$250,000	1,714	5.1%
\$250,000 - \$300,000	885	2.6%
\$300,000 - \$350,000	558	1.7%
\$350,000 - \$400,000	358	1.1%
\$400,000 - \$450,000	183	0.5%
More than \$450,000	342	1.0%
Total	33,683	100.0%
Regional Median	\$97,100	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	7,999	23.7%
\$500 - \$1,000	9,838	29.2%
\$1,000 - \$1,500	7,523	22.3%
\$1,500 - \$2,000	4,102	12.2%
\$2,000 - \$2,500	2,072	6.2%
\$2,500 - \$3,000	1,002	3.0%
\$3,000 - \$3,500	506	1.5%
\$3,500 - \$4,000	248	0.7%
\$4,000 - \$4,500	151	0.4%
More than \$4,500	242	0.7%
Total	33,683	100.0%
Regional Median	\$944	

Homestead Income	N	Percent
\$20,000 or less	5,768	17.1%
\$20,000 - \$40,000	8,007	23.8%
\$40,000 - \$60,000	7,674	22.8%
\$60,000 - \$80,000	5,674	16.8%
\$80,000 - \$100,000	3,046	9.0%
\$100,000 - \$120,000	1,336	4.0%
\$120,000 - \$140,000	662	2.0%
\$140,000 - \$160,000	382	1.1%
\$160,000 - \$180,000	251	0.7%
More than \$180,000	883	2.6%
Total	33,683	100.0%
Regional Median	\$47,560	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	5,496	16.3%
1.0% - 2.0%	10,860	32.2%
2.0% - 3.0%	8,793	26.1%
3.0% - 4.0%	4,066	12.1%
4.0% - 5.0%	1,529	4.5%
5.0% - 6.0%	709	2.1%
6.0% - 7.0%	451	1.3%
7.0% - 8.0%	302	0.9%
8.0% - 9.0%	189	0.6%
More than 9.0%	1,288	3.8%
Total	33,683	100.0%
Regional Median	2.05%	

Property Tax Refund	N	Percent
No Refund	27,600	81.9%
\$1 - \$200	1,703	5.1%
\$200 - \$400	1,490	4.4%
\$400 - \$600	1,119	3.3%
\$600 - \$800	723	2.1%
\$800 - \$1,000	412	1.2%
\$1,000 - \$1,200	275	0.8%
\$1,200 - \$1,400	169	0.5%
\$1,400 - \$1,600	118	0.4%
More than \$1,600	74	0.2%
Total	33,683	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	473	1.4%
0.15% - 0.30%	949	2.8%
0.30% - 0.45%	1,581	4.7%
0.45% - 0.60%	2,658	7.9%
0.60% - 0.75%	3,512	10.4%
0.75% - 0.90%	4,061	12.1%
0.90% - 1.05%	4,991	14.8%
1.05% - 1.20%	4,186	12.4%
1.20% - 1.35%	3,248	9.6%
More than 1.35%	8,024	23.8%
Total	33,683	100.0%
Regional Median	1.01%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	5,419	16.1%
1.0 - 2.0	11,180	33.2%
2.0 - 3.0	6,789	20.2%
3.0 - 4.0	3,462	10.3%
4.0 - 5.0	1,937	5.8%
5.0 - 6.0	1,172	3.5%
6.0 - 7.0	747	2.2%
7.0 - 8.0	532	1.6%
8.0 - 9.0	409	1.2%
More than 9.0	2,036	6.0%
Total	33,683	100.0%
Regional Median	2.03	

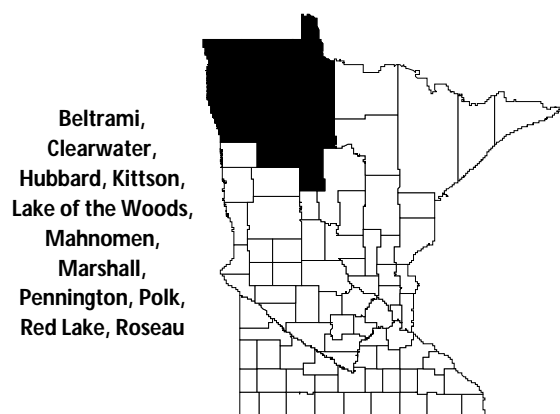


Table 2.15: Arrowhead

Estimated Market Value	N	Percent
\$50,000 or less	7,857	9.8%
\$50,000 - \$100,000	22,349	27.9%
\$100,000 - \$150,000	21,386	26.7%
\$150,000 - \$200,000	12,320	15.4%
\$200,000 - \$250,000	6,315	7.9%
\$250,000 - \$300,000	3,785	4.7%
\$300,000 - \$350,000	2,270	2.8%
\$350,000 - \$400,000	1,391	1.7%
\$400,000 - \$450,000	866	1.1%
More than \$450,000	1,704	2.1%
Total	80,243	100.0%
Regional Median	\$121,100	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	25,947	32.3%
\$500 - \$1,000	21,437	26.7%
\$1,000 - \$1,500	14,582	18.2%
\$1,500 - \$2,000	7,760	9.7%
\$2,000 - \$2,500	4,194	5.2%
\$2,500 - \$3,000	2,461	3.1%
\$3,000 - \$3,500	1,440	1.8%
\$3,500 - \$4,000	900	1.1%
\$4,000 - \$4,500	525	0.7%
More than \$4,500	997	1.2%
Total	80,243	100.0%
Regional Median	\$816	

Homestead Income	N	Percent
\$20,000 or less	13,777	17.2%
\$20,000 - \$40,000	17,843	22.2%
\$40,000 - \$60,000	17,404	21.7%
\$60,000 - \$80,000	13,019	16.2%
\$80,000 - \$100,000	7,720	9.6%
\$100,000 - \$120,000	3,958	4.9%
\$120,000 - \$140,000	1,968	2.5%
\$140,000 - \$160,000	1,093	1.4%
\$160,000 - \$180,000	711	0.9%
More than \$180,000	2,750	3.4%
Total	80,243	100.0%
Regional Median	\$49,292	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	21,964	27.4%
1.0% - 2.0%	23,402	29.2%
2.0% - 3.0%	17,008	21.2%
3.0% - 4.0%	8,392	10.5%
4.0% - 5.0%	3,100	3.9%
5.0% - 6.0%	1,461	1.8%
6.0% - 7.0%	875	1.1%
7.0% - 8.0%	615	0.8%
8.0% - 9.0%	434	0.5%
More than 9.0%	2,992	3.7%
Total	80,243	100.0%
Regional Median	1.75%	

Property Tax Refund	N	Percent
No Refund	67,594	84.2%
\$1 - \$200	4,166	5.2%
\$200 - \$400	2,796	3.5%
\$400 - \$600	2,137	2.7%
\$600 - \$800	1,377	1.7%
\$800 - \$1,000	814	1.0%
\$1,000 - \$1,200	551	0.7%
\$1,200 - \$1,400	416	0.5%
\$1,400 - \$1,600	235	0.3%
More than \$1,600	157	0.2%
Total	80,243	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	2,875	3.6%
0.15% - 0.30%	7,334	9.1%
0.30% - 0.45%	10,583	13.2%
0.45% - 0.60%	11,257	14.0%
0.60% - 0.75%	13,100	16.3%
0.75% - 0.90%	13,575	16.9%
0.90% - 1.05%	14,187	17.7%
1.05% - 1.20%	5,791	7.2%
1.20% - 1.35%	974	1.2%
More than 1.35%	567	0.7%
Total	80,243	100.0%
Regional Median	0.70%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	7,870	9.8%
1.0 - 2.0	21,676	27.0%
2.0 - 3.0	17,755	22.1%
3.0 - 4.0	10,522	13.1%
4.0 - 5.0	6,246	7.8%
5.0 - 6.0	3,973	5.0%
6.0 - 7.0	2,553	3.2%
7.0 - 8.0	1,766	2.2%
8.0 - 9.0	1,289	1.6%
More than 9.0	6,593	8.2%
Total	80,243	100.0%
Regional Median	2.54	

Aitkin, Cook, Itasca,
Lake, St. Louis

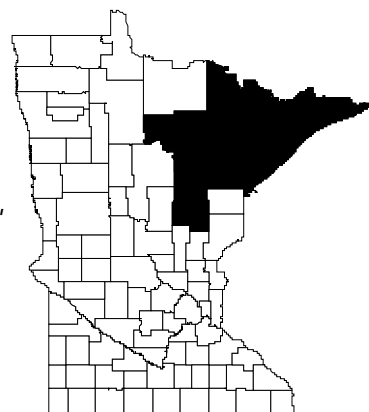


Table 2.16: West Central

Estimated Market Value	N	Percent
\$50,000 or less	3,856	7.4%
\$50,000 - \$100,000	13,438	25.8%
\$100,000 - \$150,000	14,999	28.8%
\$150,000 - \$200,000	8,389	16.1%
\$200,000 - \$250,000	4,428	8.5%
\$250,000 - \$300,000	2,500	4.8%
\$300,000 - \$350,000	1,578	3.0%
\$350,000 - \$400,000	1,050	2.0%
\$400,000 - \$450,000	613	1.2%
More than \$450,000	1,224	2.4%
Total	52,075	100.0%
Regional Median	\$127,200	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	9,931	19.1%
\$500 - \$1,000	15,856	30.4%
\$1,000 - \$1,500	12,407	23.8%
\$1,500 - \$2,000	6,582	12.6%
\$2,000 - \$2,500	3,379	6.5%
\$2,500 - \$3,000	1,739	3.3%
\$3,000 - \$3,500	964	1.9%
\$3,500 - \$4,000	516	1.0%
\$4,000 - \$4,500	268	0.5%
More than \$4,500	433	0.8%
Total	52,075	100.0%
Regional Median	\$1,009	

Homestead Income	N	Percent
\$20,000 or less	7,551	14.5%
\$20,000 - \$40,000	11,531	22.1%
\$40,000 - \$60,000	11,968	23.0%
\$60,000 - \$80,000	8,892	17.1%
\$80,000 - \$100,000	5,184	10.0%
\$100,000 - \$120,000	2,518	4.8%
\$120,000 - \$140,000	1,375	2.6%
\$140,000 - \$160,000	764	1.5%
\$160,000 - \$180,000	512	1.0%
More than \$180,000	1,780	3.4%
Total	52,075	100.0%
Regional Median	\$51,468	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	7,521	14.4%
1.0% - 2.0%	18,108	34.8%
2.0% - 3.0%	13,980	26.8%
3.0% - 4.0%	6,160	11.8%
4.0% - 5.0%	2,241	4.3%
5.0% - 6.0%	1,014	1.9%
6.0% - 7.0%	623	1.2%
7.0% - 8.0%	440	0.8%
8.0% - 9.0%	255	0.5%
More than 9.0%	1,733	3.3%
Total	52,075	100.0%
Regional Median	2.03%	

Property Tax Refund	N	Percent
No Refund	42,895	82.4%
\$1 - \$200	2,701	5.2%
\$200 - \$400	2,260	4.3%
\$400 - \$600	1,641	3.2%
\$600 - \$800	1,028	2.0%
\$800 - \$1,000	643	1.2%
\$1,000 - \$1,200	406	0.8%
\$1,200 - \$1,400	271	0.5%
\$1,400 - \$1,600	155	0.3%
More than \$1,600	75	0.1%
Total	52,075	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	601	1.2%
0.15% - 0.30%	1,760	3.4%
0.30% - 0.45%	3,757	7.2%
0.45% - 0.60%	6,581	12.6%
0.60% - 0.75%	11,532	22.1%
0.75% - 0.90%	9,847	18.9%
0.90% - 1.05%	7,766	14.9%
1.05% - 1.20%	5,425	10.4%
1.20% - 1.35%	2,254	4.3%
More than 1.35%	2,552	4.9%
Total	52,075	100.0%
Regional Median	0.77%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	4,148	8.0%
1.0 - 2.0	14,565	28.0%
2.0 - 3.0	12,519	24.0%
3.0 - 4.0	6,898	13.2%
4.0 - 5.0	4,072	7.8%
5.0 - 6.0	2,549	4.9%
6.0 - 7.0	1,621	3.1%
7.0 - 8.0	1,091	2.1%
8.0 - 9.0	805	1.5%
More than 9.0	3,807	7.3%
Total	52,075	100.0%
Regional Median	2.52	

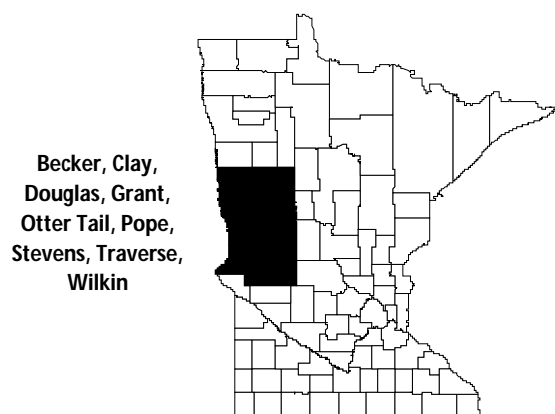


Table 2.17: North Central

Estimated Market Value	N	Percent
\$50,000 or less	2,351	5.6%
\$50,000 - \$100,000	8,889	21.3%
\$100,000 - \$150,000	10,750	25.7%
\$150,000 - \$200,000	7,672	18.4%
\$200,000 - \$250,000	4,108	9.8%
\$250,000 - \$300,000	2,362	5.7%
\$300,000 - \$350,000	1,537	3.7%
\$350,000 - \$400,000	1,069	2.6%
\$400,000 - \$450,000	765	1.8%
More than \$450,000	2,268	5.4%
Total	41,771	100.0%
Regional Median	\$144,400	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	9,879	23.7%
\$500 - \$1,000	12,179	29.2%
\$1,000 - \$1,500	9,069	21.7%
\$1,500 - \$2,000	4,977	11.9%
\$2,000 - \$2,500	2,465	5.9%
\$2,500 - \$3,000	1,250	3.0%
\$3,000 - \$3,500	683	1.6%
\$3,500 - \$4,000	364	0.9%
\$4,000 - \$4,500	291	0.7%
More than \$4,500	614	1.5%
Total	41,771	100.0%
Regional Median	\$946	

Homestead Income	N	Percent
\$20,000 or less	7,718	18.5%
\$20,000 - \$40,000	10,292	24.6%
\$40,000 - \$60,000	9,245	22.1%
\$60,000 - \$80,000	6,394	15.3%
\$80,000 - \$100,000	3,380	8.1%
\$100,000 - \$120,000	1,692	4.1%
\$120,000 - \$140,000	811	1.9%
\$140,000 - \$160,000	493	1.2%
\$160,000 - \$180,000	329	0.8%
More than \$180,000	1,417	3.4%
Total	41,771	100.0%
Regional Median	\$45,824	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	6,610	15.8%
1.0% - 2.0%	12,811	30.7%
2.0% - 3.0%	10,754	25.7%
3.0% - 4.0%	5,375	12.9%
4.0% - 5.0%	2,057	4.9%
5.0% - 6.0%	903	2.2%
6.0% - 7.0%	578	1.4%
7.0% - 8.0%	424	1.0%
8.0% - 9.0%	293	0.7%
More than 9.0%	1,966	4.7%
Total	41,771	100.0%
Regional Median	2.12%	

Property Tax Refund	N	Percent
No Refund	32,027	76.7%
\$1 - \$200	2,551	6.1%
\$200 - \$400	2,268	5.4%
\$400 - \$600	1,764	4.2%
\$600 - \$800	1,105	2.6%
\$800 - \$1,000	733	1.8%
\$1,000 - \$1,200	555	1.3%
\$1,200 - \$1,400	391	0.9%
\$1,400 - \$1,600	249	0.6%
More than \$1,600	128	0.3%
Total	41,771	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	1,596	3.8%
0.15% - 0.30%	3,625	8.7%
0.30% - 0.45%	6,050	14.5%
0.45% - 0.60%	7,394	17.7%
0.60% - 0.75%	6,950	16.6%
0.75% - 0.90%	6,158	14.7%
0.90% - 1.05%	4,645	11.1%
1.05% - 1.20%	3,132	7.5%
1.20% - 1.35%	1,638	3.9%
More than 1.35%	583	1.4%
Total	41,771	100.0%
Regional Median	0.64%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	1,923	4.6%
1.0 - 2.0	8,165	19.5%
2.0 - 3.0	9,265	22.2%
3.0 - 4.0	6,375	15.3%
4.0 - 5.0	3,940	9.4%
5.0 - 6.0	2,656	6.4%
6.0 - 7.0	1,846	4.4%
7.0 - 8.0	1,304	3.1%
8.0 - 9.0	999	2.4%
More than 9.0	5,298	12.7%
Total	41,771	100.0%
Regional Median	3.20	

Cass, Crow Wing,
Morrison, Todd,
Wadena

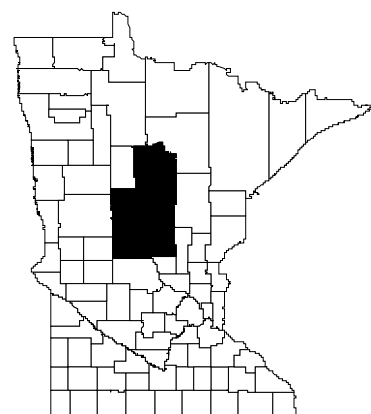


Table 2.18: Central

Estimated Market Value	N	Percent
\$50,000 or less	421	0.5%
\$50,000 - \$100,000	3,931	4.4%
\$100,000 - \$150,000	19,159	21.3%
\$150,000 - \$200,000	28,564	31.7%
\$200,000 - \$250,000	17,794	19.8%
\$250,000 - \$300,000	9,465	10.5%
\$300,000 - \$350,000	5,010	5.6%
\$350,000 - \$400,000	2,625	2.9%
\$400,000 - \$450,000	1,393	1.5%
More than \$450,000	1,661	1.8%
Total	90,023	100.0%
Regional Median	\$186,400	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	3,275	3.6%
\$500 - \$1,000	9,554	10.6%
\$1,000 - \$1,500	21,528	23.9%
\$1,500 - \$2,000	22,963	25.5%
\$2,000 - \$2,500	14,928	16.6%
\$2,500 - \$3,000	7,591	8.4%
\$3,000 - \$3,500	4,572	5.1%
\$3,500 - \$4,000	2,477	2.8%
\$4,000 - \$4,500	1,334	1.5%
More than \$4,500	1,801	2.0%
Total	90,023	100.0%
Regional Median	\$1,720	

Homestead Income	N	Percent
\$20,000 or less	7,142	7.9%
\$20,000 - \$40,000	14,508	16.1%
\$40,000 - \$60,000	19,569	21.7%
\$60,000 - \$80,000	18,469	20.5%
\$80,000 - \$100,000	12,539	13.9%
\$100,000 - \$120,000	7,030	7.8%
\$120,000 - \$140,000	3,530	3.9%
\$140,000 - \$160,000	1,977	2.2%
\$160,000 - \$180,000	1,176	1.3%
More than \$180,000	4,083	4.5%
Total	90,023	100.0%
Regional Median	\$63,781	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	3,359	3.7%
1.0% - 2.0%	18,010	20.0%
2.0% - 3.0%	31,112	34.6%
3.0% - 4.0%	21,481	23.9%
4.0% - 5.0%	6,750	7.5%
5.0% - 6.0%	2,695	3.0%
6.0% - 7.0%	1,444	1.6%
7.0% - 8.0%	916	1.0%
8.0% - 9.0%	645	0.7%
More than 9.0%	3,611	4.0%
Total	90,023	100.0%
Regional Median	2.77%	

Property Tax Refund	N	Percent
No Refund	65,717	73.0%
\$1 - \$200	5,250	5.8%
\$200 - \$400	4,835	5.4%
\$400 - \$600	4,385	4.9%
\$600 - \$800	3,458	3.8%
\$800 - \$1,000	2,305	2.6%
\$1,000 - \$1,200	1,691	1.9%
\$1,200 - \$1,400	1,172	1.3%
\$1,400 - \$1,600	777	0.9%
More than \$1,600	433	0.5%
Total	90,023	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	354	0.4%
0.15% - 0.30%	1,499	1.7%
0.30% - 0.45%	2,671	3.0%
0.45% - 0.60%	4,934	5.5%
0.60% - 0.75%	10,937	12.1%
0.75% - 0.90%	17,854	19.8%
0.90% - 1.05%	25,874	28.7%
1.05% - 1.20%	16,954	18.8%
1.20% - 1.35%	7,316	8.1%
More than 1.35%	1,630	1.8%
Total	90,023	100.0%
Regional Median	0.94%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	2,660	3.0%
1.0 - 2.0	15,998	17.8%
2.0 - 3.0	27,005	30.0%
3.0 - 4.0	17,723	19.7%
4.0 - 5.0	8,971	10.0%
5.0 - 6.0	4,980	5.5%
6.0 - 7.0	3,044	3.4%
7.0 - 8.0	1,954	2.2%
8.0 - 9.0	1,351	1.5%
More than 9.0	6,337	7.0%
Total	90,023	100.0%
Regional Median	2.97	

Benton, Sherburne,
Stearns, Wright

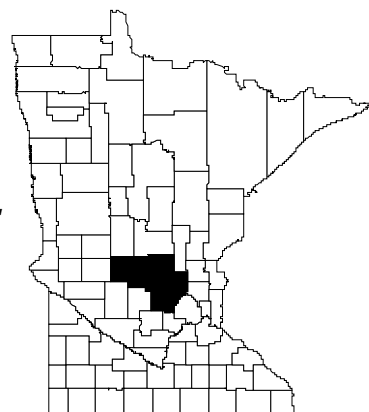


Table 2.19: East Central

Estimated Market Value	N	Percent
\$50,000 or less	521	1.4%
\$50,000 - \$100,000	2,804	7.3%
\$100,000 - \$150,000	8,102	21.2%
\$150,000 - \$200,000	11,477	30.0%
\$200,000 - \$250,000	7,015	18.3%
\$250,000 - \$300,000	4,064	10.6%
\$300,000 - \$350,000	2,106	5.5%
\$350,000 - \$400,000	1,014	2.6%
\$400,000 - \$450,000	545	1.4%
More than \$450,000	651	1.7%
Total	38,299	100.0%
Regional Median	\$182,400	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	3,275	8.6%
\$500 - \$1,000	5,976	15.6%
\$1,000 - \$1,500	8,518	22.2%
\$1,500 - \$2,000	7,968	20.8%
\$2,000 - \$2,500	5,820	15.2%
\$2,500 - \$3,000	3,218	8.4%
\$3,000 - \$3,500	1,691	4.4%
\$3,500 - \$4,000	879	2.3%
\$4,000 - \$4,500	381	1.0%
More than \$4,500	573	1.5%
Total	38,299	100.0%
Regional Median	\$1,580	

Homestead Income	N	Percent
\$20,000 or less	4,876	12.7%
\$20,000 - \$40,000	7,570	19.8%
\$40,000 - \$60,000	8,866	23.1%
\$60,000 - \$80,000	7,317	19.1%
\$80,000 - \$100,000	4,575	11.9%
\$100,000 - \$120,000	2,278	5.9%
\$120,000 - \$140,000	1,005	2.6%
\$140,000 - \$160,000	551	1.4%
\$160,000 - \$180,000	301	0.8%
More than \$180,000	960	2.5%
Total	38,299	100.0%
Regional Median	\$54,948	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	2,000	5.2%
1.0% - 2.0%	7,193	18.8%
2.0% - 3.0%	11,187	29.2%
3.0% - 4.0%	9,277	24.2%
4.0% - 5.0%	3,433	9.0%
5.0% - 6.0%	1,387	3.6%
6.0% - 7.0%	779	2.0%
7.0% - 8.0%	482	1.3%
8.0% - 9.0%	366	1.0%
More than 9.0%	2,195	5.7%
Total	38,299	100.0%
Regional Median	2.90%	

Property Tax Refund	N	Percent
No Refund	26,954	70.4%
\$1 - \$200	2,176	5.7%
\$200 - \$400	2,041	5.3%
\$400 - \$600	1,924	5.0%
\$600 - \$800	1,615	4.2%
\$800 - \$1,000	1,176	3.1%
\$1,000 - \$1,200	939	2.5%
\$1,200 - \$1,400	743	1.9%
\$1,400 - \$1,600	496	1.3%
More than \$1,600	235	0.6%
Total	38,299	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	451	1.2%
0.15% - 0.30%	1,093	2.9%
0.30% - 0.45%	2,063	5.4%
0.45% - 0.60%	3,696	9.7%
0.60% - 0.75%	6,328	16.5%
0.75% - 0.90%	7,797	20.4%
0.90% - 1.05%	7,141	18.6%
1.05% - 1.20%	6,436	16.8%
1.20% - 1.35%	2,562	6.7%
More than 1.35%	732	1.9%
Total	38,299	100.0%
Regional Median	0.85%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	773	2.0%
1.0 - 2.0	5,303	13.8%
2.0 - 3.0	10,094	26.4%
3.0 - 4.0	7,525	19.6%
4.0 - 5.0	4,379	11.4%
5.0 - 6.0	2,581	6.7%
6.0 - 7.0	1,635	4.3%
7.0 - 8.0	1,162	3.0%
8.0 - 9.0	760	2.0%
More than 9.0	4,087	10.7%
Total	38,299	100.0%
Regional Median	3.34	

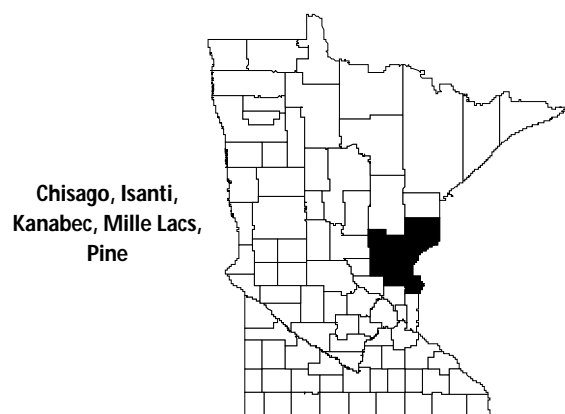


Table 2.20: Minnesota Valley

Estimated Market Value	N	Percent
\$50,000 or less	5,457	13.7%
\$50,000 - \$100,000	12,137	30.4%
\$100,000 - \$150,000	10,826	27.1%
\$150,000 - \$200,000	5,706	14.3%
\$200,000 - \$250,000	2,799	7.0%
\$250,000 - \$300,000	1,398	3.5%
\$300,000 - \$350,000	661	1.7%
\$350,000 - \$400,000	391	1.0%
\$400,000 - \$450,000	218	0.5%
More than \$450,000	376	0.9%
Total	39,969	100.0%
Regional Median	\$109,800	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	7,078	17.7%
\$500 - \$1,000	11,367	28.4%
\$1,000 - \$1,500	8,826	22.1%
\$1,500 - \$2,000	5,841	14.6%
\$2,000 - \$2,500	3,171	7.9%
\$2,500 - \$3,000	1,684	4.2%
\$3,000 - \$3,500	821	2.1%
\$3,500 - \$4,000	464	1.2%
\$4,000 - \$4,500	254	0.6%
More than \$4,500	463	1.2%
Total	39,969	100.0%
Regional Median	\$1,076	

Homestead Income	N	Percent
\$20,000 or less	5,495	13.7%
\$20,000 - \$40,000	9,050	22.6%
\$40,000 - \$60,000	9,299	23.3%
\$60,000 - \$80,000	7,267	18.2%
\$80,000 - \$100,000	3,959	9.9%
\$100,000 - \$120,000	1,859	4.7%
\$120,000 - \$140,000	867	2.2%
\$140,000 - \$160,000	514	1.3%
\$160,000 - \$180,000	350	0.9%
More than \$180,000	1,309	3.3%
Total	39,969	100.0%
Regional Median	\$51,475	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	5,267	13.2%
1.0% - 2.0%	11,876	29.7%
2.0% - 3.0%	11,357	28.4%
3.0% - 4.0%	6,179	15.5%
4.0% - 5.0%	2,083	5.2%
5.0% - 6.0%	871	2.2%
6.0% - 7.0%	489	1.2%
7.0% - 8.0%	295	0.7%
8.0% - 9.0%	199	0.5%
More than 9.0%	1,353	3.4%
Total	39,969	100.0%
Regional Median	2.23%	

Property Tax Refund	N	Percent
No Refund	30,921	77.4%
\$1 - \$200	2,393	6.0%
\$200 - \$400	2,127	5.3%
\$400 - \$600	1,601	4.0%
\$600 - \$800	1,138	2.8%
\$800 - \$1,000	725	1.8%
\$1,000 - \$1,200	478	1.2%
\$1,200 - \$1,400	348	0.9%
\$1,400 - \$1,600	168	0.4%
More than \$1,600	70	0.2%
Total	39,969	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	171	0.4%
0.15% - 0.30%	655	1.6%
0.30% - 0.45%	1,281	3.2%
0.45% - 0.60%	2,187	5.5%
0.60% - 0.75%	3,517	8.8%
0.75% - 0.90%	6,134	15.3%
0.90% - 1.05%	7,332	18.3%
1.05% - 1.20%	5,801	14.5%
1.20% - 1.35%	5,481	13.7%
More than 1.35%	7,410	18.5%
Total	39,969	100.0%
Regional Median	1.02%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	5,407	13.5%
1.0 - 2.0	12,754	31.9%
2.0 - 3.0	9,407	23.5%
3.0 - 4.0	4,797	12.0%
4.0 - 5.0	2,454	6.1%
5.0 - 6.0	1,425	3.6%
6.0 - 7.0	847	2.1%
7.0 - 8.0	602	1.5%
8.0 - 9.0	410	1.0%
More than 9.0	1,866	4.7%
Total	39,969	100.0%
Regional Median	2.16	

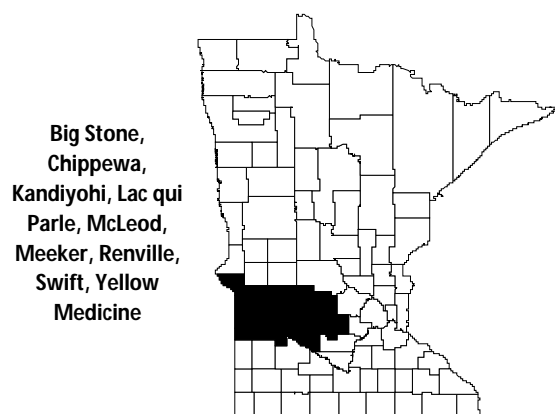


Table 2.21: Southwest

Estimated Market Value	N	Percent
\$50,000 or less	8,192	29.6%
\$50,000 - \$100,000	11,347	41.0%
\$100,000 - \$150,000	5,011	18.1%
\$150,000 - \$200,000	1,831	6.6%
\$200,000 - \$250,000	731	2.6%
\$250,000 - \$300,000	291	1.1%
\$300,000 - \$350,000	141	0.5%
\$350,000 - \$400,000	62	0.2%
\$400,000 - \$450,000	30	0.1%
More than \$450,000	16	0.1%
Total	27,652	100.0%
Regional Median	\$71,800	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	8,769	31.7%
\$500 - \$1,000	9,667	35.0%
\$1,000 - \$1,500	4,664	16.9%
\$1,500 - \$2,000	2,273	8.2%
\$2,000 - \$2,500	1,016	3.7%
\$2,500 - \$3,000	551	2.0%
\$3,000 - \$3,500	339	1.2%
\$3,500 - \$4,000	177	0.6%
\$4,000 - \$4,500	82	0.3%
More than \$4,500	114	0.4%
Total	27,652	100.0%
Regional Median	\$726	

Homestead Income	N	Percent
\$20,000 or less	4,687	16.9%
\$20,000 - \$40,000	6,954	25.1%
\$40,000 - \$60,000	6,453	23.3%
\$60,000 - \$80,000	4,407	15.9%
\$80,000 - \$100,000	2,253	8.1%
\$100,000 - \$120,000	1,089	3.9%
\$120,000 - \$140,000	532	1.9%
\$140,000 - \$160,000	340	1.2%
\$160,000 - \$180,000	194	0.7%
More than \$180,000	743	2.7%
Total	27,652	100.0%
Regional Median	\$46,171	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	6,282	22.7%
1.0% - 2.0%	10,048	36.3%
2.0% - 3.0%	6,310	22.8%
3.0% - 4.0%	2,548	9.2%
4.0% - 5.0%	911	3.3%
5.0% - 6.0%	401	1.5%
6.0% - 7.0%	237	0.9%
7.0% - 8.0%	138	0.5%
8.0% - 9.0%	97	0.4%
More than 9.0%	680	2.5%
Total	27,652	100.0%
Regional Median	1.72%	

Property Tax Refund	N	Percent
No Refund	22,760	82.3%
\$1 - \$200	1,948	7.0%
\$200 - \$400	1,265	4.6%
\$400 - \$600	736	2.7%
\$600 - \$800	428	1.5%
\$800 - \$1,000	250	0.9%
\$1,000 - \$1,200	128	0.5%
\$1,200 - \$1,400	79	0.3%
\$1,400 - \$1,600	34	0.1%
More than \$1,600	24	0.1%
Total	27,652	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	145	0.5%
0.15% - 0.30%	285	1.0%
0.30% - 0.45%	835	3.0%
0.45% - 0.60%	1,692	6.1%
0.60% - 0.75%	2,032	7.3%
0.75% - 0.90%	2,252	8.1%
0.90% - 1.05%	3,616	13.1%
1.05% - 1.20%	5,393	19.5%
1.20% - 1.35%	5,419	19.6%
More than 1.35%	5,983	21.6%
Total	27,652	100.0%
Regional Median	1.15%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	6,900	25.0%
1.0 - 2.0	10,674	38.6%
2.0 - 3.0	4,966	18.0%
3.0 - 4.0	2,109	7.6%
4.0 - 5.0	1,015	3.7%
5.0 - 6.0	534	1.9%
6.0 - 7.0	320	1.2%
7.0 - 8.0	210	0.8%
8.0 - 9.0	156	0.6%
More than 9.0	768	2.8%
Total	27,652	100.0%
Regional Median	1.58	

Cottonwood,
Jackson, Lincoln,
Lyon, Murray,
Nobles, Pipestone,
Redwood, Rock

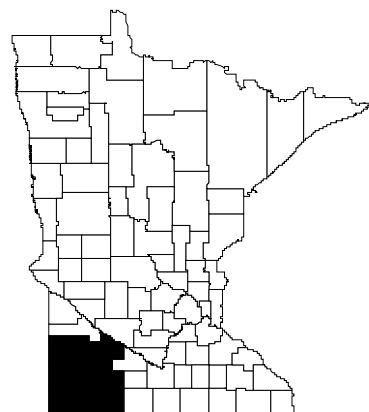


Table 2.22: South Central

Estimated Market Value	N	Percent
\$50,000 or less	4,485	10.8%
\$50,000 - \$100,000	11,613	27.9%
\$100,000 - \$150,000	12,176	29.3%
\$150,000 - \$200,000	6,927	16.7%
\$200,000 - \$250,000	3,274	7.9%
\$250,000 - \$300,000	1,667	4.0%
\$300,000 - \$350,000	791	1.9%
\$350,000 - \$400,000	348	0.8%
\$400,000 - \$450,000	173	0.4%
More than \$450,000	122	0.3%
Total	41,576	100.0%
Regional Median	\$117,600	

Property Tax Refund	N	Percent
No Refund	32,390	77.9%
\$1 - \$200	2,854	6.9%
\$200 - \$400	2,175	5.2%
\$400 - \$600	1,530	3.7%
\$600 - \$800	1,106	2.7%
\$800 - \$1,000	612	1.5%
\$1,000 - \$1,200	415	1.0%
\$1,200 - \$1,400	244	0.6%
\$1,400 - \$1,600	166	0.4%
More than \$1,600	84	0.2%
Total	41,576	100.0%
Regional Median	\$0	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	7,578	18.2%
\$500 - \$1,000	11,283	27.1%
\$1,000 - \$1,500	10,080	24.2%
\$1,500 - \$2,000	6,323	15.2%
\$2,000 - \$2,500	3,190	7.7%
\$2,500 - \$3,000	1,567	3.8%
\$3,000 - \$3,500	798	1.9%
\$3,500 - \$4,000	414	1.0%
\$4,000 - \$4,500	194	0.5%
More than \$4,500	149	0.4%
Total	41,576	100.0%
Regional Median	\$1,087	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	174	0.4%
0.15% - 0.30%	676	1.6%
0.30% - 0.45%	1,780	4.3%
0.45% - 0.60%	3,026	7.3%
0.60% - 0.75%	4,603	11.1%
0.75% - 0.90%	7,119	17.1%
0.90% - 1.05%	9,072	21.8%
1.05% - 1.20%	7,159	17.2%
1.20% - 1.35%	4,499	10.8%
More than 1.35%	3,468	8.3%
Total	41,576	100.0%
Regional Median	0.96%	

Homestead Income	N	Percent
\$20,000 or less	5,518	13.3%
\$20,000 - \$40,000	9,315	22.4%
\$40,000 - \$60,000	9,568	23.0%
\$60,000 - \$80,000	7,569	18.2%
\$80,000 - \$100,000	4,315	10.4%
\$100,000 - \$120,000	1,987	4.8%
\$120,000 - \$140,000	991	2.4%
\$140,000 - \$160,000	567	1.4%
\$160,000 - \$180,000	372	0.9%
More than \$180,000	1,374	3.3%
Total	41,576	100.0%
Regional Median	\$52,002	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	4,546	10.9%
1.0 - 2.0	13,076	31.5%
2.0 - 3.0	10,467	25.2%
3.0 - 4.0	5,257	12.6%
4.0 - 5.0	2,794	6.7%
5.0 - 6.0	1,472	3.5%
6.0 - 7.0	968	2.3%
7.0 - 8.0	595	1.4%
8.0 - 9.0	416	1.0%
More than 9.0	1,985	4.8%
Total	41,576	100.0%
Regional Median	2.25	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	5,781	13.9%
1.0% - 2.0%	12,836	30.9%
2.0% - 3.0%	11,920	28.7%
3.0% - 4.0%	6,141	14.8%
4.0% - 5.0%	1,876	4.5%
5.0% - 6.0%	809	1.9%
6.0% - 7.0%	476	1.1%
7.0% - 8.0%	292	0.7%
8.0% - 9.0%	204	0.5%
More than 9.0%	1,241	3.0%
Total	41,576	100.0%
Regional Median	2.17%	

Brown, Faribault, Le
Sueur, Martin,
Nicollet, Sibley,
Waseca, Watonwan

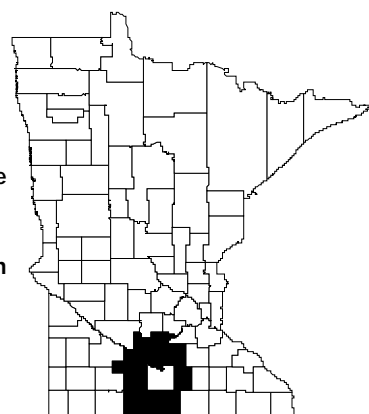


Table 2.23: Southeast

Estimated Market Value	N	Percent
\$50,000 or less	3,286	2.8%
\$50,000 - \$100,000	20,924	17.8%
\$100,000 - \$150,000	37,666	32.1%
\$150,000 - \$200,000	26,568	22.6%
\$200,000 - \$250,000	13,577	11.6%
\$250,000 - \$300,000	7,084	6.0%
\$300,000 - \$350,000	3,762	3.2%
\$350,000 - \$400,000	1,907	1.6%
\$400,000 - \$450,000	1,022	0.9%
More than \$450,000	1,615	1.4%
Total	117,411	100.0%
Regional Median	\$146,000	

Net Tax (Tax - PTR)	N	Percent
\$500 or less	10,308	8.8%
\$500 - \$1,000	24,685	21.0%
\$1,000 - \$1,500	29,794	25.4%
\$1,500 - \$2,000	22,463	19.1%
\$2,000 - \$2,500	12,782	10.9%
\$2,500 - \$3,000	7,091	6.0%
\$3,000 - \$3,500	4,122	3.5%
\$3,500 - \$4,000	2,374	2.0%
\$4,000 - \$4,500	1,343	1.1%
More than \$4,500	2,449	2.1%
Total	117,411	100.0%
Regional Median	\$1,393	

Homestead Income	N	Percent
\$20,000 or less	12,093	10.3%
\$20,000 - \$40,000	22,722	19.4%
\$40,000 - \$60,000	24,847	21.2%
\$60,000 - \$80,000	21,679	18.5%
\$80,000 - \$100,000	14,234	12.1%
\$100,000 - \$120,000	7,805	6.6%
\$120,000 - \$140,000	4,295	3.7%
\$140,000 - \$160,000	2,480	2.1%
\$160,000 - \$180,000	1,512	1.3%
More than \$180,000	5,744	4.9%
Total	117,411	100.0%
Regional Median	\$59,232	

Property Tax Burden after PTR (Tax/Homestead Income)	N	Percent
1.0% or less	8,549	7.3%
1.0% - 2.0%	32,920	28.0%
2.0% - 3.0%	38,209	32.5%
3.0% - 4.0%	21,343	18.2%
4.0% - 5.0%	6,646	5.7%
5.0% - 6.0%	2,692	2.3%
6.0% - 7.0%	1,514	1.3%
7.0% - 8.0%	1,009	0.9%
8.0% - 9.0%	669	0.6%
More than 9.0%	3,860	3.3%
Total	117,411	100.0%
Regional Median	2.44%	

Property Tax Refund	N	Percent
No Refund	91,417	77.9%
\$1 - \$200	6,977	5.9%
\$200 - \$400	6,039	5.1%
\$400 - \$600	4,777	4.1%
\$600 - \$800	3,380	2.9%
\$800 - \$1,000	1,962	1.7%
\$1,000 - \$1,200	1,346	1.1%
\$1,200 - \$1,400	799	0.7%
\$1,400 - \$1,600	483	0.4%
More than \$1,600	231	0.2%
Total	117,411	100.0%
Regional Median	\$0	

Effective Tax Rate (Tax - PTR)	N	Percent
0.15% or less	439	0.4%
0.15% - 0.30%	1,803	1.5%
0.30% - 0.45%	3,011	2.6%
0.45% - 0.60%	5,866	5.0%
0.60% - 0.75%	13,553	11.5%
0.75% - 0.90%	20,311	17.3%
0.90% - 1.05%	25,593	21.8%
1.05% - 1.20%	31,191	26.6%
1.20% - 1.35%	13,023	11.1%
More than 1.35%	2,621	2.2%
Total	117,411	100.0%
Regional Median	0.98%	

Ratio of EMV to Income (EMV/Homestead Income)	N	Percent
1.0 or less	6,500	5.5%
1.0 - 2.0	33,624	28.6%
2.0 - 3.0	33,450	28.5%
3.0 - 4.0	17,559	15.0%
4.0 - 5.0	8,959	7.6%
5.0 - 6.0	4,954	4.2%
6.0 - 7.0	2,952	2.5%
7.0 - 8.0	1,957	1.7%
8.0 - 9.0	1,345	1.1%
More than 9.0	6,111	5.2%
Total	117,411	100.0%
Regional Median	2.49	

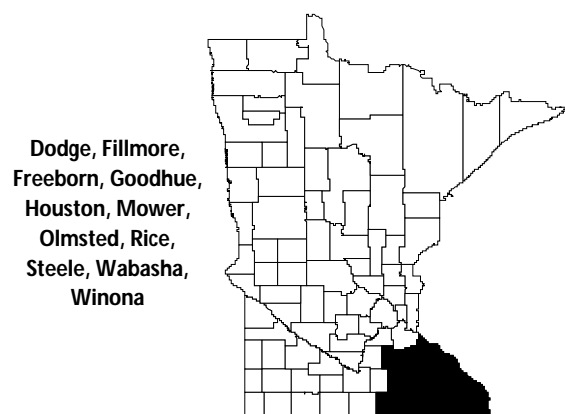


Table 3.1: Estimated Market Value Range

	Count	\$50,000 or less	\$50,000 - \$100,000	\$100,000 - \$150,000	\$150,000 - \$200,000	\$200,000 - \$250,000	\$250,000 - \$300,000	\$300,000 - \$350,000	\$350,000 - \$400,000	\$400,000 - \$450,000	More than \$450,000	Total
Anoka	89,695	0.3%	0.5%	4.5%	31.9%	32.7%	13.1%	7.9%	4.3%	2.2%	2.7%	100.0%
Carver/Scott	53,836	0.0%	0.3%	4.0%	20.3%	23.3%	16.5%	11.2%	7.1%	5.3%	12.0%	100.0%
Dakota	107,684	0.0%	1.0%	5.1%	20.8%	25.4%	18.1%	10.9%	7.1%	4.5%	7.0%	100.0%
Washington	65,004	0.0%	0.1%	3.3%	21.1%	22.8%	15.6%	11.0%	8.0%	5.4%	12.7%	100.0%
Minneapolis	71,240	0.1%	2.5%	10.2%	26.2%	24.9%	13.9%	7.5%	4.5%	2.5%	7.7%	100.0%
North Hennepin	73,111	0.4%	0.8%	4.5%	28.0%	35.2%	12.5%	7.0%	4.4%	2.6%	4.5%	100.0%
Southeast Hennepin	70,493	0.2%	2.2%	5.3%	14.1%	31.7%	15.8%	9.0%	5.4%	3.7%	12.5%	100.0%
Southwest Hennepin	67,280	0.1%	0.5%	3.4%	9.7%	13.7%	17.3%	12.7%	10.1%	7.1%	25.4%	100.0%
Saint Paul	54,025	0.2%	1.1%	8.0%	39.1%	21.5%	10.4%	6.1%	4.1%	2.9%	6.6%	100.0%
Suburban Ramsey	60,529	0.0%	0.5%	4.6%	17.5%	34.2%	19.2%	9.0%	5.1%	2.8%	7.1%	100.0%
Northwest/Headwaters	33,683	18.3%	33.6%	25.1%	11.0%	5.1%	2.6%	1.7%	1.1%	0.5%	1.0%	100.0%
Arrowhead	80,243	9.8%	27.9%	26.7%	15.4%	7.9%	4.7%	2.8%	1.7%	1.1%	2.1%	100.0%
West Central	52,075	7.4%	25.8%	28.8%	16.1%	8.5%	4.8%	3.0%	2.0%	1.2%	2.4%	100.0%
North Central	41,771	5.6%	21.3%	25.7%	18.4%	9.8%	5.7%	3.7%	2.6%	1.8%	5.4%	100.0%
Central	90,023	0.5%	4.4%	21.3%	31.7%	19.8%	10.5%	5.6%	2.9%	1.5%	1.8%	100.0%
East Central	38,299	1.4%	7.3%	21.2%	30.0%	18.3%	10.6%	5.5%	2.6%	1.4%	1.7%	100.0%
Minnesota Valley	39,969	13.7%	30.4%	27.1%	14.3%	7.0%	3.5%	1.7%	1.0%	0.5%	0.9%	100.0%
Southwest	27,652	29.6%	41.0%	18.1%	6.6%	2.6%	1.1%	0.5%	0.2%	0.1%	0.1%	100.0%
South Central	41,576	10.8%	27.9%	29.3%	16.7%	7.9%	4.0%	1.9%	0.8%	0.4%	0.3%	100.0%
Southeast	117,411	2.8%	17.8%	32.1%	22.6%	11.6%	6.0%	3.2%	1.6%	0.9%	1.4%	100.0%
	1,275,599	3.4%	9.9%	14.6%	21.6%	19.8%	11.2%	6.6%	4.2%	2.6%	6.1%	100.0%

The following page presents the above data represented by 20 regional histograms. A histogram is a graphical representation of the distribution of values across several consecutive intervals. Each histogram has 10 intervals along the X-axis, each corresponding to one of the 10 columns from the table (read from left to right). The Y-axis values indicate the percentage of observations within each region that lie within the interval. The total area of each histogram is 100% and each tick on the Y-axis is equal to 10%.

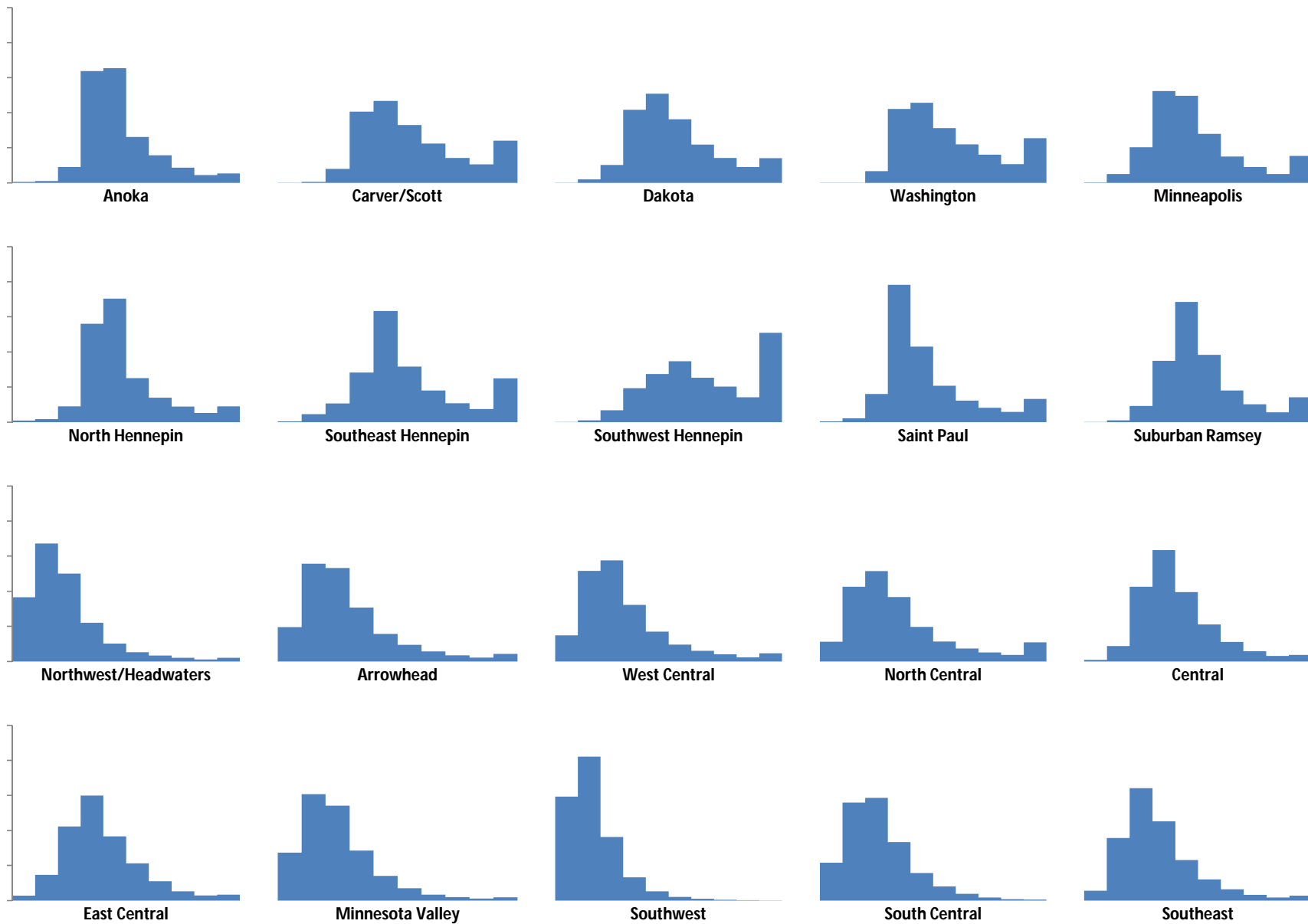


Table 3.2: Property Tax Refund Range

	Count	No Refund	\$1 - \$200	\$200 - \$400	\$400 - \$600	\$600 - \$800	\$800 - \$1,000	\$1,000 - \$1,200	\$1,200 - \$1,400	\$1,400 - \$1,600	More than \$1,600	Total
Anoka	89,695	70.7%	5.6%	5.3%	5.2%	4.4%	3.0%	2.3%	1.7%	1.2%	0.6%	100.0%
Carver/Scott	53,836	69.7%	6.8%	4.4%	4.4%	3.9%	3.0%	3.1%	2.6%	1.3%	0.8%	100.0%
Dakota	107,684	75.0%	4.3%	4.4%	4.3%	3.7%	2.7%	2.3%	1.8%	1.0%	0.5%	100.0%
Washington	65,004	76.4%	4.3%	4.0%	3.9%	3.4%	2.5%	2.2%	1.7%	1.0%	0.6%	100.0%
Minneapolis	71,240	61.7%	6.7%	4.7%	5.3%	5.0%	4.2%	4.6%	4.1%	2.4%	1.1%	100.0%
North Hennepin	73,111	65.5%	4.7%	4.8%	5.2%	5.2%	4.5%	3.7%	3.3%	2.2%	0.9%	100.0%
Southeast Hennepin	70,493	67.1%	4.4%	4.1%	4.8%	4.9%	4.2%	4.1%	3.5%	2.2%	0.7%	100.0%
Southwest Hennepin	67,280	73.4%	4.2%	3.3%	3.4%	3.4%	2.9%	3.7%	3.2%	1.5%	0.9%	100.0%
Saint Paul	54,025	54.0%	15.3%	6.7%	6.1%	5.2%	4.1%	3.2%	2.5%	1.8%	1.0%	100.0%
Suburban Ramsey	60,529	62.2%	8.5%	5.3%	5.5%	5.2%	4.2%	3.5%	2.9%	1.8%	0.9%	100.0%
Northwest/Headwaters	33,683	81.9%	5.1%	4.4%	3.3%	2.1%	1.2%	0.8%	0.5%	0.4%	0.2%	100.0%
Arrowhead	80,243	84.2%	5.2%	3.5%	2.7%	1.7%	1.0%	0.7%	0.5%	0.3%	0.2%	100.0%
West Central	52,075	82.4%	5.2%	4.3%	3.2%	2.0%	1.2%	0.8%	0.5%	0.3%	0.1%	100.0%
North Central	41,771	76.7%	6.1%	5.4%	4.2%	2.6%	1.8%	1.3%	0.9%	0.6%	0.3%	100.0%
Central	90,023	73.0%	5.8%	5.4%	4.9%	3.8%	2.6%	1.9%	1.3%	0.9%	0.5%	100.0%
East Central	38,299	70.4%	5.7%	5.3%	5.0%	4.2%	3.1%	2.5%	1.9%	1.3%	0.6%	100.0%
Minnesota Valley	39,969	77.4%	6.0%	5.3%	4.0%	2.8%	1.8%	1.2%	0.9%	0.4%	0.2%	100.0%
Southwest	27,652	82.3%	7.0%	4.6%	2.7%	1.5%	0.9%	0.5%	0.3%	0.1%	0.1%	100.0%
South Central	41,576	77.9%	6.9%	5.2%	3.7%	2.7%	1.5%	1.0%	0.6%	0.4%	0.2%	100.0%
Southeast	117,411	77.9%	5.9%	5.1%	4.1%	2.9%	1.7%	1.1%	0.7%	0.4%	0.2%	100.0%
	1,275,599	72.7%	6.0%	4.7%	4.4%	3.7%	2.7%	2.3%	1.9%	1.1%	0.6%	100.0%

The following page presents the above data represented by 20 regional histograms. A histogram is a graphical representation of the distribution of values across several consecutive intervals. Each histogram has 10 intervals along the X-axis, each corresponding to one of the 10 columns from the table (read from left to right). The Y-axis values indicate the percentage of observations within each region that lie within the interval. The total area of each histogram is 100% and each tick on the Y-axis is equal to 10%.

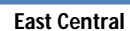
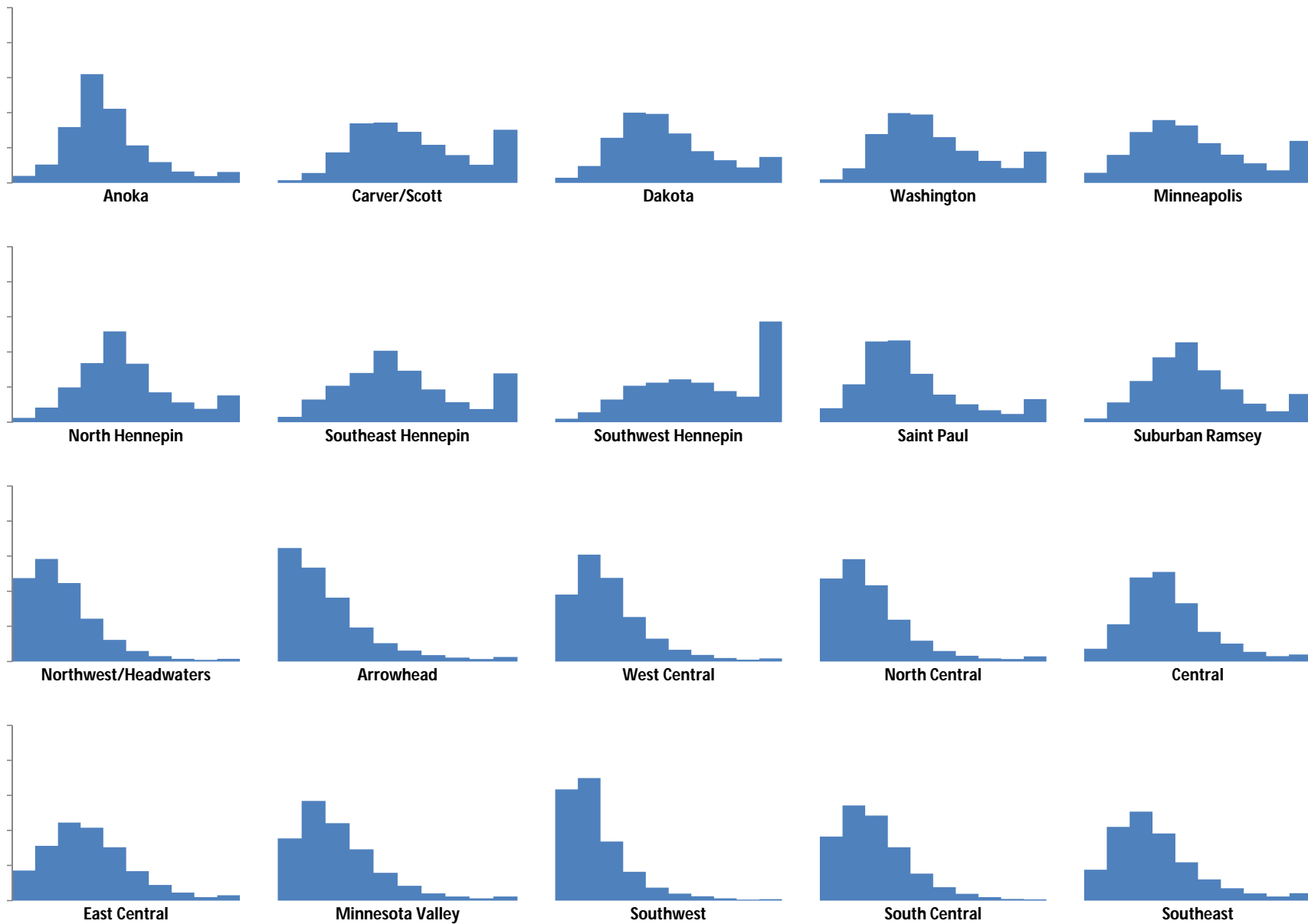


Table 3.3: Net Tax Range

	Count	\$500 or less	\$500 - \$1,000	\$1,000 - \$1,500	\$1,500 - \$2,000	\$2,000 - \$2,500	\$2,500 - \$3,000	\$3,000 - \$3,500	\$3,500 - \$4,000	\$4,000 - \$4,500	More than \$4,500	Total
Anoka	89,695	2.0%	5.2%	15.9%	31.0%	21.1%	10.7%	5.9%	3.2%	1.9%	3.1%	100.0%
Carver/Scott	53,836	0.8%	2.8%	8.7%	16.9%	17.2%	14.5%	10.9%	7.9%	5.2%	15.2%	100.0%
Dakota	107,684	1.4%	4.8%	12.8%	20.0%	19.7%	14.1%	9.0%	6.4%	4.4%	7.4%	100.0%
Washington	65,004	1.0%	4.1%	13.9%	19.9%	19.5%	13.0%	9.2%	6.3%	4.2%	8.9%	100.0%
Minneapolis	71,240	2.9%	8.0%	14.5%	17.9%	16.4%	11.3%	8.0%	5.5%	3.6%	12.0%	100.0%
North Hennepin	73,111	1.2%	4.2%	9.9%	16.8%	25.8%	16.7%	8.5%	5.6%	3.8%	7.6%	100.0%
Southeast Hennepin	70,493	1.5%	6.4%	10.3%	14.0%	20.4%	14.7%	9.3%	5.7%	3.7%	13.9%	100.0%
Southwest Hennepin	67,280	1.0%	2.8%	6.4%	10.4%	11.3%	12.2%	11.3%	8.8%	7.2%	28.7%	100.0%
Saint Paul	54,025	3.9%	10.8%	23.0%	23.3%	13.8%	7.9%	5.1%	3.4%	2.3%	6.6%	100.0%
Suburban Ramsey	60,529	1.0%	5.6%	11.7%	18.5%	22.8%	14.8%	9.3%	5.3%	3.1%	8.0%	100.0%
Northwest/Headwaters	33,683	23.7%	29.2%	22.3%	12.2%	6.2%	3.0%	1.5%	0.7%	0.4%	0.7%	100.0%
Arrowhead	80,243	32.3%	26.7%	18.2%	9.7%	5.2%	3.1%	1.8%	1.1%	0.7%	1.2%	100.0%
West Central	52,075	19.1%	30.4%	23.8%	12.6%	6.5%	3.3%	1.9%	1.0%	0.5%	0.8%	100.0%
North Central	41,771	23.7%	29.2%	21.7%	11.9%	5.9%	3.0%	1.6%	0.9%	0.7%	1.5%	100.0%
Central	90,023	3.6%	10.6%	23.9%	25.5%	16.6%	8.4%	5.1%	2.8%	1.5%	2.0%	100.0%
East Central	38,299	8.6%	15.6%	22.2%	20.8%	15.2%	8.4%	4.4%	2.3%	1.0%	1.5%	100.0%
Minnesota Valley	39,969	17.7%	28.4%	22.1%	14.6%	7.9%	4.2%	2.1%	1.2%	0.6%	1.2%	100.0%
Southwest	27,652	31.7%	35.0%	16.9%	8.2%	3.7%	2.0%	1.2%	0.6%	0.3%	0.4%	100.0%
South Central	41,576	18.2%	27.1%	24.2%	15.2%	7.7%	3.8%	1.9%	1.0%	0.5%	0.4%	100.0%
Southeast	117,411	8.8%	21.0%	25.4%	19.1%	10.9%	6.0%	3.5%	2.0%	1.1%	2.1%	100.0%
	1,275,599	8.3%	13.3%	17.0%	17.9%	14.8%	9.5%	6.1%	3.9%	2.6%	6.6%	100.0%

The following page presents the above data represented by 20 regional histograms. A histogram is a graphical representation of the distribution of values across several consecutive intervals. Each histogram has 10 intervals along the X-axis, each corresponding to one of the 10 columns from the table (read from left to right). The Y-axis values indicate the percentage of observations within each region that lie within the interval. The total area of each histogram is 100% and each tick on the Y-axis is equal to 10%.



**Table 3.4: Effective Tax Rate Range
(Net Tax/Estimated Market Value)**

	Count	0.15% or less	0.15% - 0.30%	0.30% - 0.45%	0.45% - 0.60%	0.60% - 0.75%	0.75% - 0.90%	0.90% - 1.05%	1.05% - 1.20%	1.20% - 1.35%	More than 1.35%	Total
Anoka	89,695	0.4%	1.4%	2.9%	4.9%	10.1%	24.5%	43.8%	8.0%	4.0%	0.0%	100.0%
Carver/Scott	53,836	0.1%	0.7%	1.6%	3.4%	8.1%	12.7%	23.0%	33.1%	13.3%	4.1%	100.0%
Dakota	107,684	0.2%	0.8%	2.0%	4.5%	9.5%	21.3%	41.0%	20.1%	0.7%	0.0%	100.0%
Washington	65,004	0.2%	1.1%	2.6%	6.3%	14.1%	32.8%	21.7%	20.8%	0.2%	0.0%	100.0%
Minneapolis	71,240	0.4%	1.9%	2.6%	4.1%	8.5%	13.6%	20.9%	22.1%	22.8%	3.1%	100.0%
North Hennepin	73,111	0.2%	0.6%	1.6%	3.2%	6.9%	10.4%	13.8%	45.5%	17.7%	0.1%	100.0%
Southeast Hennepin	70,493	0.2%	0.7%	2.3%	4.1%	10.5%	12.8%	32.1%	30.7%	6.5%	0.3%	100.0%
Southwest Hennepin	67,280	0.2%	0.5%	1.4%	3.2%	8.1%	12.0%	25.8%	44.1%	4.6%	0.1%	100.0%
Saint Paul	54,025	0.9%	2.7%	4.3%	7.1%	16.7%	25.3%	24.5%	17.7%	0.7%	0.0%	100.0%
Suburban Ramsey	60,529	0.1%	1.0%	2.5%	5.1%	11.2%	17.4%	31.5%	25.2%	6.0%	0.0%	100.0%
Northwest/Headwaters	33,683	1.4%	2.8%	4.7%	7.9%	10.4%	12.1%	14.8%	12.4%	9.6%	23.8%	100.0%
Arrowhead	80,243	3.6%	9.1%	13.2%	14.0%	16.3%	16.9%	17.7%	7.2%	1.2%	0.7%	100.0%
West Central	52,075	1.2%	3.4%	7.2%	12.6%	22.1%	18.9%	14.9%	10.4%	4.3%	4.9%	100.0%
North Central	41,771	3.8%	8.7%	14.5%	17.7%	16.6%	14.7%	11.1%	7.5%	3.9%	1.4%	100.0%
Central	90,023	0.4%	1.7%	3.0%	5.5%	12.1%	19.8%	28.7%	18.8%	8.1%	1.8%	100.0%
East Central	38,299	1.2%	2.9%	5.4%	9.7%	16.5%	20.4%	18.6%	16.8%	6.7%	1.9%	100.0%
Minnesota Valley	39,969	0.4%	1.6%	3.2%	5.5%	8.8%	15.3%	18.3%	14.5%	13.7%	18.5%	100.0%
Southwest	27,652	0.5%	1.0%	3.0%	6.1%	7.3%	8.1%	13.1%	19.5%	19.6%	21.6%	100.0%
South Central	41,576	0.4%	1.6%	4.3%	7.3%	11.1%	17.1%	21.8%	17.2%	10.8%	8.3%	100.0%
Southeast	117,411	0.4%	1.5%	2.6%	5.0%	11.5%	17.3%	21.8%	26.6%	11.1%	2.2%	100.0%
	1,275,599	0.7%	2.2%	3.9%	6.4%	11.7%	17.8%	24.9%	21.7%	7.7%	3.0%	100.0%

The following page presents the above data represented by 20 regional histograms. A histogram is a graphical representation of the distribution of values across several consecutive intervals. Each histogram has 10 intervals along the X-axis, each corresponding to one of the 10 columns from the table (read from left to right). The Y-axis values indicate the percentage of observations within each region that lie within the interval. The total area of each histogram is 100% and each tick on the Y-axis is equal to 10%.

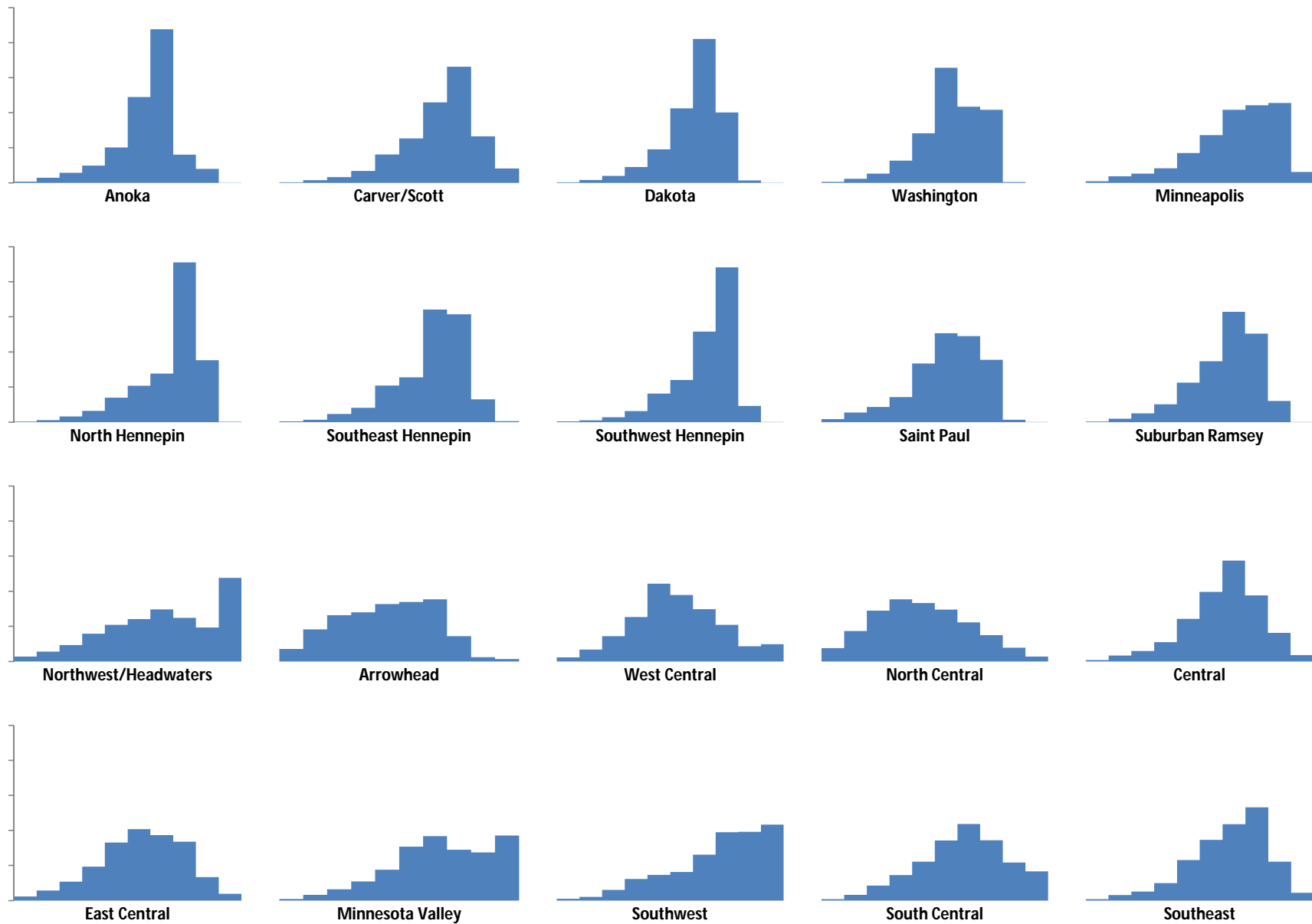
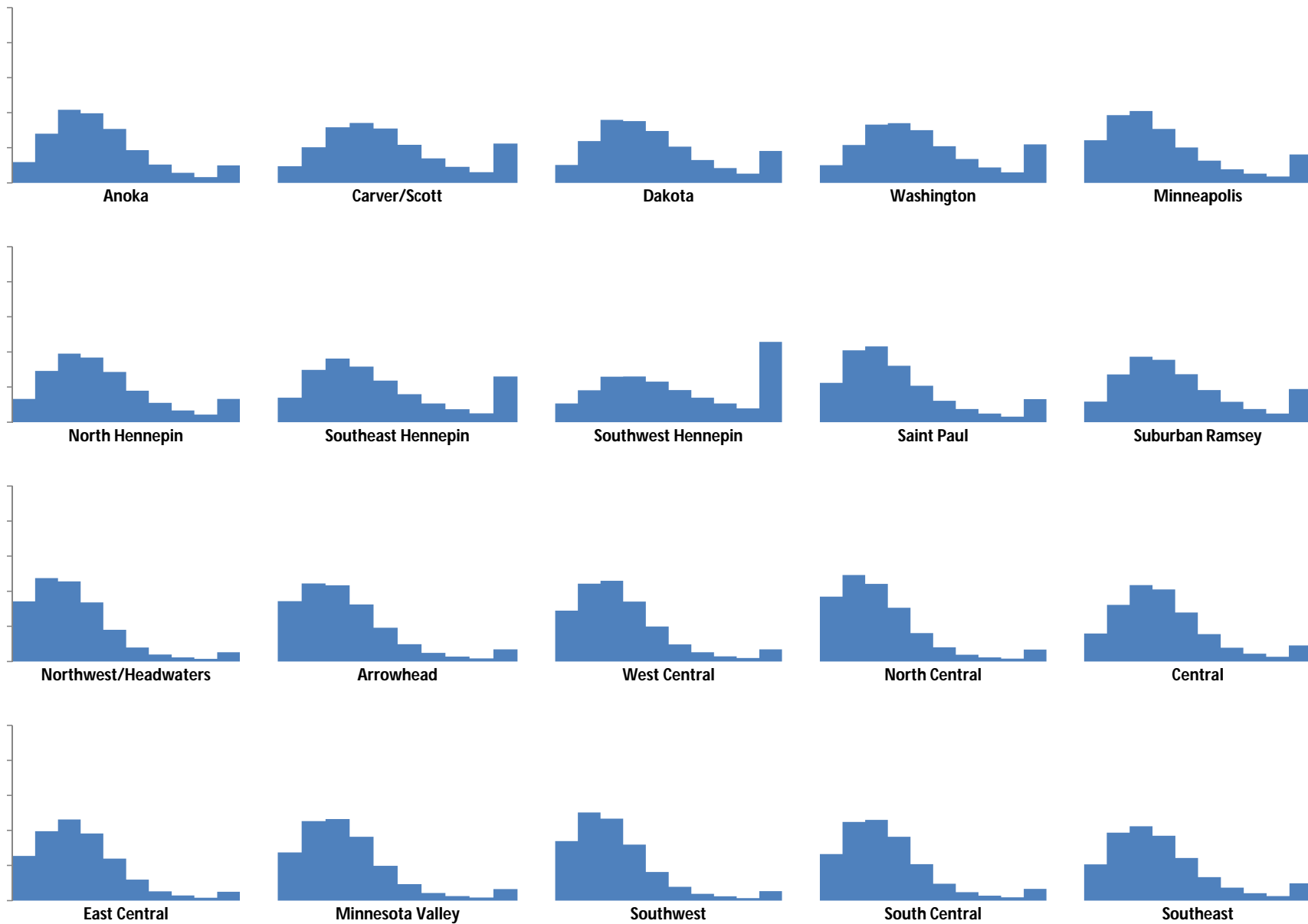


Table 3.5: Homestead Income Range

	Count	\$20,000 or less	\$20,000 - \$40,000	\$40,000 - \$60,000	\$60,000 - \$80,000	\$80,000 - \$100,000	\$100,000 - \$120,000	\$120,000 - \$140,000	\$140,000 - \$160,000	\$160,000 - \$180,000	More than \$180,000	Total
Anoka	89,695	5.9%	14.0%	20.8%	19.9%	15.4%	9.3%	5.2%	2.9%	1.6%	5.0%	100.0%
Carver/Scott	53,836	4.7%	10.2%	15.9%	17.1%	15.5%	10.9%	7.0%	4.6%	3.1%	11.2%	100.0%
Dakota	107,684	5.1%	11.9%	18.0%	17.6%	14.8%	10.3%	6.5%	4.2%	2.6%	9.1%	100.0%
Washington	65,004	5.0%	10.8%	16.6%	17.0%	15.0%	10.5%	6.8%	4.4%	3.0%	11.0%	100.0%
Minneapolis	71,240	12.1%	19.3%	20.5%	15.4%	10.1%	6.3%	3.9%	2.6%	1.8%	8.1%	100.0%
North Hennepin	73,111	6.6%	14.6%	19.5%	18.4%	14.3%	9.0%	5.5%	3.3%	2.1%	6.6%	100.0%
Southeast Hennepin	70,493	7.0%	14.9%	18.1%	15.8%	11.8%	7.9%	5.3%	3.7%	2.5%	13.0%	100.0%
Southwest Hennepin	67,280	5.3%	9.0%	12.9%	13.0%	11.6%	9.1%	7.0%	5.3%	3.9%	22.9%	100.0%
Saint Paul	54,025	11.2%	20.5%	21.6%	16.1%	10.4%	6.1%	3.7%	2.4%	1.6%	6.6%	100.0%
Suburban Ramsey	60,529	5.9%	13.6%	18.6%	17.8%	13.7%	9.1%	5.8%	3.7%	2.4%	9.4%	100.0%
Northwest/Headwaters	33,683	17.1%	23.8%	22.8%	16.8%	9.0%	4.0%	2.0%	1.1%	0.7%	2.6%	100.0%
Arrowhead	80,243	17.2%	22.2%	21.7%	16.2%	9.6%	4.9%	2.5%	1.4%	0.9%	3.4%	100.0%
West Central	52,075	14.5%	22.1%	23.0%	17.1%	10.0%	4.8%	2.6%	1.5%	1.0%	3.4%	100.0%
North Central	41,771	18.5%	24.6%	22.1%	15.3%	8.1%	4.1%	1.9%	1.2%	0.8%	3.4%	100.0%
Central	90,023	7.9%	16.1%	21.7%	20.5%	13.9%	7.8%	3.9%	2.2%	1.3%	4.5%	100.0%
East Central	38,299	12.7%	19.8%	23.1%	19.1%	11.9%	5.9%	2.6%	1.4%	0.8%	2.5%	100.0%
Minnesota Valley	39,969	13.7%	22.6%	23.3%	18.2%	9.9%	4.7%	2.2%	1.3%	0.9%	3.3%	100.0%
Southwest	27,652	16.9%	25.1%	23.3%	15.9%	8.1%	3.9%	1.9%	1.2%	0.7%	2.7%	100.0%
South Central	41,576	13.3%	22.4%	23.0%	18.2%	10.4%	4.8%	2.4%	1.4%	0.9%	3.3%	100.0%
Southeast	117,411	10.3%	19.4%	21.2%	18.5%	12.1%	6.6%	3.7%	2.1%	1.3%	4.9%	100.0%
	1,275,599	9.6%	16.9%	20.0%	17.4%	12.3%	7.5%	4.4%	2.8%	1.8%	7.3%	100.0%

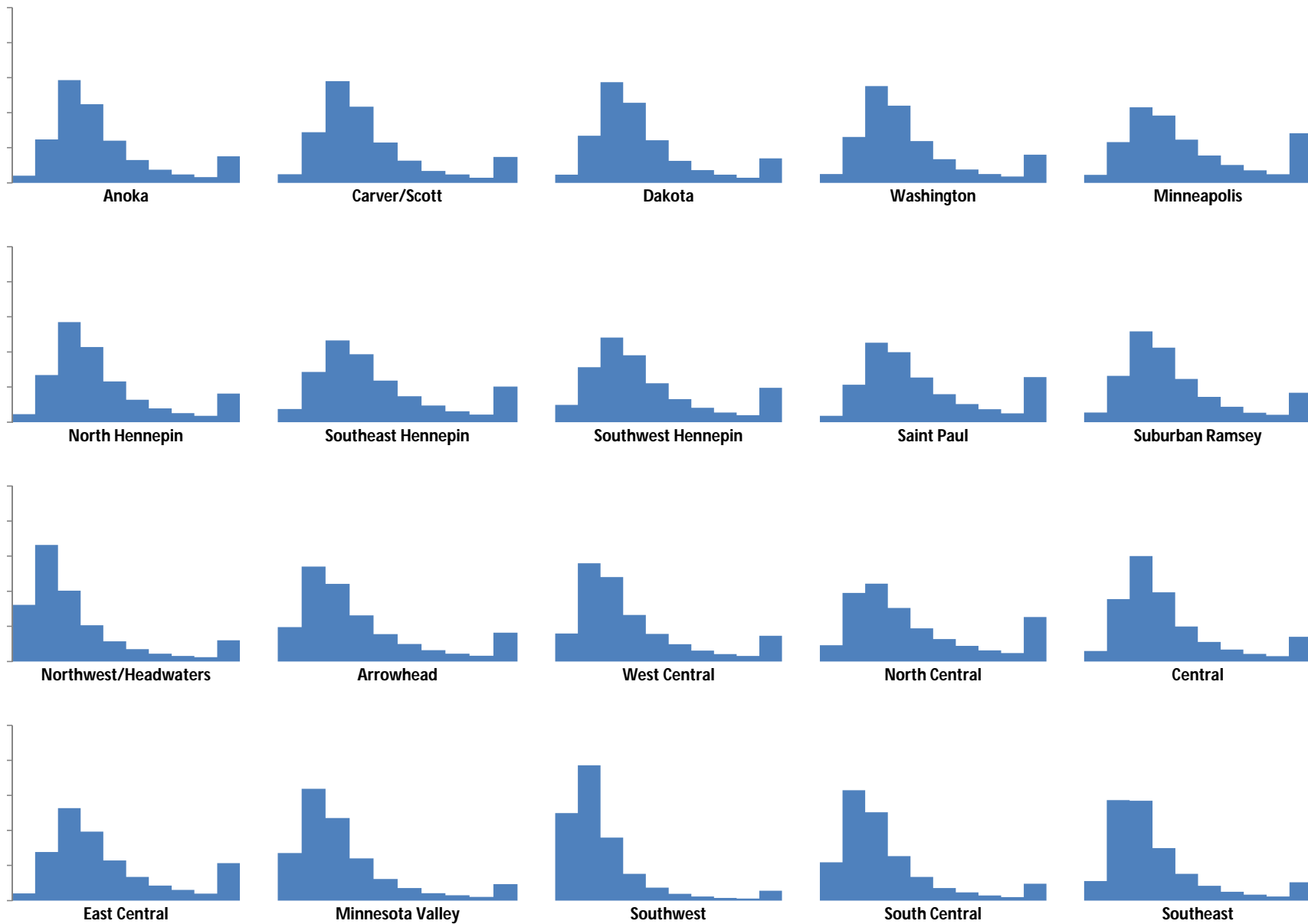
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**Table 3.6: Ratio of EMV to Income
(EMV/Homestead Income)**

	Count	1.0 or less	1.0 - 2.0	2.0 - 3.0	3.0 - 4.0	4.0 - 5.0	5.0 - 6.0	6.0 - 7.0	7.0 - 8.0	8.0 - 9.0	More than 9.0	Total
Anoka	89,695	2.0%	12.4%	29.3%	22.4%	12.0%	6.5%	3.7%	2.4%	1.6%	7.6%	100.0%
Carver/Scott	53,836	2.4%	14.4%	29.0%	21.7%	11.5%	6.3%	3.4%	2.4%	1.5%	7.4%	100.0%
Dakota	107,684	2.3%	13.4%	28.7%	22.8%	12.1%	6.2%	3.6%	2.3%	1.5%	7.0%	100.0%
Washington	65,004	2.5%	13.1%	27.6%	22.0%	11.9%	6.7%	3.8%	2.5%	1.8%	8.1%	100.0%
Minneapolis	71,240	2.3%	11.6%	21.5%	19.2%	12.3%	7.8%	5.1%	3.5%	2.5%	14.2%	100.0%
North Hennepin	73,111	2.3%	13.4%	28.5%	21.4%	11.6%	6.4%	3.9%	2.6%	1.8%	8.1%	100.0%
Southeast Hennepin	70,493	3.7%	14.3%	23.3%	19.3%	11.8%	7.4%	4.7%	3.1%	2.2%	10.2%	100.0%
Southwest Hennepin	67,280	4.9%	15.6%	24.1%	19.0%	11.1%	6.5%	4.1%	2.8%	2.0%	9.8%	100.0%
Saint Paul	54,025	1.8%	10.7%	22.6%	20.0%	12.7%	8.0%	5.2%	3.7%	2.5%	12.9%	100.0%
Suburban Ramsey	60,529	2.8%	13.2%	25.9%	21.2%	12.3%	7.2%	4.4%	2.7%	2.1%	8.4%	100.0%
Northwest/Headwaters	33,683	16.1%	33.2%	20.2%	10.3%	5.8%	3.5%	2.2%	1.6%	1.2%	6.0%	100.0%
Arrowhead	80,243	9.8%	27.0%	22.1%	13.1%	7.8%	5.0%	3.2%	2.2%	1.6%	8.2%	100.0%
West Central	52,075	8.0%	28.0%	24.0%	13.2%	7.8%	4.9%	3.1%	2.1%	1.5%	7.3%	100.0%
North Central	41,771	4.6%	19.5%	22.2%	15.3%	9.4%	6.4%	4.4%	3.1%	2.4%	12.7%	100.0%
Central	90,023	3.0%	17.8%	30.0%	19.7%	10.0%	5.5%	3.4%	2.2%	1.5%	7.0%	100.0%
East Central	38,299	2.0%	13.8%	26.4%	19.6%	11.4%	6.7%	4.3%	3.0%	2.0%	10.7%	100.0%
Minnesota Valley	39,969	13.5%	31.9%	23.5%	12.0%	6.1%	3.6%	2.1%	1.5%	1.0%	4.7%	100.0%
Southwest	27,652	25.0%	38.6%	18.0%	7.6%	3.7%	1.9%	1.2%	0.8%	0.6%	2.8%	100.0%
South Central	41,576	10.9%	31.5%	25.2%	12.6%	6.7%	3.5%	2.3%	1.4%	1.0%	4.8%	100.0%
Southeast	117,411	5.5%	28.6%	28.5%	15.0%	7.6%	4.2%	2.5%	1.7%	1.1%	5.2%	100.0%
	1,275,599	5.1%	18.9%	25.8%	18.2%	10.2%	5.9%	3.6%	2.4%	1.7%	8.2%	100.0%

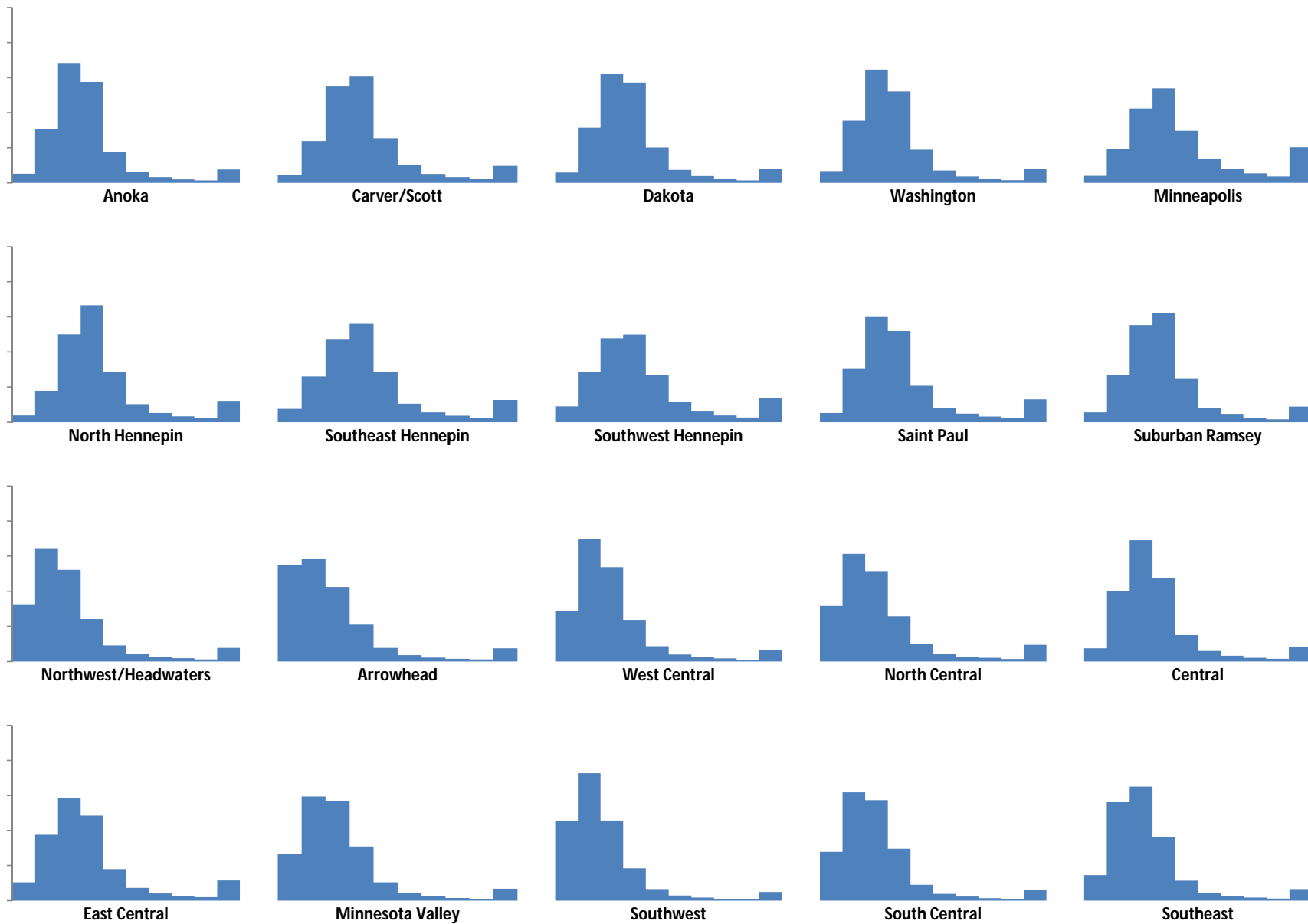
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**Table 3.7: Burden after PTR Range
(Net Tax/Homestead Income)**

	Count	1.0% or less	1.0% - 2.0%	2.0% - 3.0%	3.0% - 4.0%	4.0% - 5.0%	5.0% - 6.0%	6.0% - 7.0%	7.0% - 8.0%	8.0% - 9.0%	More than 9.0%	Total
Anoka	89,695	2.5%	15.5%	34.2%	28.8%	8.9%	3.2%	1.6%	1.0%	0.7%	3.8%	100.0%
Carver/Scott	53,836	2.2%	11.9%	27.6%	30.5%	12.8%	5.0%	2.5%	1.6%	1.1%	4.8%	100.0%
Dakota	107,684	2.9%	15.7%	31.2%	28.6%	10.1%	3.7%	1.9%	1.1%	0.7%	4.0%	100.0%
Washington	65,004	3.3%	17.7%	32.3%	26.1%	9.4%	3.5%	1.8%	1.1%	0.8%	4.0%	100.0%
Minneapolis	71,240	2.0%	9.8%	21.2%	26.9%	14.9%	6.7%	3.9%	2.7%	1.8%	10.1%	100.0%
North Hennepin	73,111	1.9%	9.0%	25.0%	33.3%	14.3%	5.1%	2.6%	1.7%	1.1%	5.8%	100.0%
Southeast Hennepin	70,493	3.8%	13.0%	23.5%	28.0%	14.2%	5.3%	2.8%	1.9%	1.2%	6.3%	100.0%
Southwest Hennepin	67,280	4.5%	14.3%	23.9%	25.0%	13.4%	5.7%	3.0%	1.9%	1.3%	7.0%	100.0%
Saint Paul	54,025	2.6%	15.4%	30.0%	26.0%	10.4%	4.1%	2.4%	1.6%	1.1%	6.5%	100.0%
Suburban Ramsey	60,529	2.8%	13.4%	27.7%	31.0%	12.3%	4.1%	2.2%	1.3%	0.8%	4.5%	100.0%
Northwest/Headwaters	33,683	16.3%	32.2%	26.1%	12.1%	4.5%	2.1%	1.3%	0.9%	0.6%	3.8%	100.0%
Arrowhead	80,243	27.4%	29.2%	21.2%	10.5%	3.9%	1.8%	1.1%	0.8%	0.5%	3.7%	100.0%
West Central	52,075	14.4%	34.8%	26.8%	11.8%	4.3%	1.9%	1.2%	0.8%	0.5%	3.3%	100.0%
North Central	41,771	15.8%	30.7%	25.7%	12.9%	4.9%	2.2%	1.4%	1.0%	0.7%	4.7%	100.0%
Central	90,023	3.7%	20.0%	34.6%	23.9%	7.5%	3.0%	1.6%	1.0%	0.7%	4.0%	100.0%
East Central	38,299	5.2%	18.8%	29.2%	24.2%	9.0%	3.6%	2.0%	1.3%	1.0%	5.7%	100.0%
Minnesota Valley	39,969	13.2%	29.7%	28.4%	15.5%	5.2%	2.2%	1.2%	0.7%	0.5%	3.4%	100.0%
Southwest	27,652	22.7%	36.3%	22.8%	9.2%	3.3%	1.5%	0.9%	0.5%	0.4%	2.5%	100.0%
South Central	41,576	13.9%	30.9%	28.7%	14.8%	4.5%	1.9%	1.1%	0.7%	0.5%	3.0%	100.0%
Southeast	117,411	7.3%	28.0%	32.5%	18.2%	5.7%	2.3%	1.3%	0.9%	0.6%	3.3%	100.0%
	1,275,599	7.3%	20.0%	28.2%	23.0%	9.1%	3.6%	1.9%	1.3%	0.8%	4.8%	100.0%

The following page presents the above data represented by 20 regional histograms. A histogram is a graphical representation of the distribution of values across several consecutive intervals. Each histogram has 10 intervals along the X-axis, each corresponding to one of the 10 columns from the table (read from left to right). The Y-axis values indicate the percentage of observations within each region that lie within the interval. The total area of each histogram is 100% and each tick on the Y-axis is equal to 10%.



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Property Tax Burden as a Percent of Income

The following table presents the median property tax burden for various income ranges by region. The income ranges used in the Metro Area regions and the Greater Minnesota regions vary slightly. Metro Area regions have one income range for “\$10,000 to \$45,000,” while Greater Minnesota regions have separate ranges for “\$10,000 to \$30,000” and “\$30,000 to \$45,000.” Similarly, the Greater Minnesota regions have one income range for \$90,000 or above,” while Metro Area regions have separate ranges for “\$90,000 to \$125,000” and “Greater than \$125,000.” The income distribution of homesteads in Metro Area regions is quite different from the distribution in Greater Minnesota regions. The differing income ranges help maintain taxpayer income anonymity at the extreme upper and lower income ranges while still providing direct regional comparisons for most homesteads – those with incomes between \$45,000 and \$90,000. Table 4 also shows how many homesteads have property taxes that exceed 5 percent of total homestead income.

Only counts are shown for homesteads in the “Less than \$10,000” income range due to the overstatement of property tax burden. The lowest range includes homesteads that had temporarily low incomes or better overall economic well-being than was indicated by their money income in 2006. A portion of retirees, for example, may have been living primarily on savings or other assets but reported small amounts of annual money income received. Due to unemployment or business fluctuations, some homesteads that would have normally had higher incomes are also included in the “Less than \$10,000” income range. A small portion of homesteads were in this income range only because they reported business losses or large capital losses for income tax purposes in 2006.

Table 4: 2007 Property Tax Burden as a Percent of Income

	income range	count	Property Tax Burden before PTR					Property Tax Burden After PTR				
			median burden	burden <= 5% count	burden > 5% %	burden > 5% count	burden > 5% %	median burden	burden <= 5% count	burden > 5% %	burden > 5% count	burden > 5% %
Anoka	<i>Less than \$10,000</i>	<i>1,872</i>	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	20,590	5.8%	7,573	36.8%	13,017	63.2%	3.9%	14,838	72.1%	5,752	27.9%
	\$45,000 - \$65,000	18,811	3.5%	16,667	88.6%	2,144	11.4%	3.2%	17,842	94.8%	969	5.2%
	\$65,000 - \$90,000	20,681	2.7%	19,939	96.4%	742	3.6%	2.7%	20,235	97.8%	446	2.2%
	\$90,000 - \$125,000	16,055	2.3%	15,806	98.4%	249	1.6%	2.3%	15,834	98.6%	221	1.4%
	\$125,000 or more	11,686	1.7%	11,639	99.6%	47	0.4%	1.7%	11,639	99.6%	47	0.4%
Carver/Scott	<i>Less than \$10,000</i>	<i>987</i>	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	9,023	6.9%	2,202	24.4%	6,821	75.6%	4.5%	5,252	58.2%	3,771	41.8%
	\$45,000 - \$65,000	8,834	4.2%	6,148	69.6%	2,686	30.4%	3.6%	7,436	84.2%	1,398	15.8%
	\$65,000 - \$90,000	11,345	3.4%	9,969	87.9%	1,376	12.1%	3.3%	10,425	91.9%	920	8.1%
	\$90,000 - \$125,000	10,830	2.9%	10,013	92.5%	817	7.5%	2.9%	10,053	92.8%	777	7.2%
	\$125,000 or more	12,817	2.2%	12,486	97.4%	331	2.6%	2.2%	12,490	97.4%	327	2.6%
Dakota	<i>Less than \$10,000</i>	<i>2,062</i>	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	20,788	5.9%	7,425	35.7%	13,363	64.3%	4.0%	13,933	67.0%	6,855	33.0%
	\$45,000 - \$65,000	19,678	3.7%	16,021	81.4%	3,657	18.6%	3.3%	17,753	90.2%	1,925	9.8%
	\$65,000 - \$90,000	22,523	3.1%	20,856	92.6%	1,667	7.4%	3.0%	21,456	95.3%	1,067	4.7%
	\$90,000 - \$125,000	20,562	2.6%	20,024	97.4%	538	2.6%	2.6%	20,076	97.6%	486	2.4%
	\$125,000 or more	22,071	1.9%	21,941	99.4%	130	0.6%	1.9%	21,943	99.4%	128	0.6%
Washington	<i>Less than \$10,000</i>	<i>1,213</i>	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	11,536	6.0%	3,940	34.2%	7,596	65.8%	4.0%	7,644	66.3%	3,892	33.7%
	\$45,000 - \$65,000	11,160	3.6%	9,137	81.9%	2,023	18.1%	3.3%	10,087	90.4%	1,073	9.6%
	\$65,000 - \$90,000	13,347	3.0%	12,360	92.6%	987	7.4%	2.9%	12,653	94.8%	694	5.2%
	\$90,000 - \$125,000	12,706	2.5%	12,307	96.9%	399	3.1%	2.5%	12,342	97.1%	364	2.9%
	\$125,000 or more	15,042	1.9%	14,943	99.3%	99	0.7%	1.8%	14,945	99.4%	97	0.6%
Minneapolis	<i>Less than \$10,000</i>	<i>3,314</i>	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	22,980	6.9%	6,188	26.9%	16,792	73.1%	4.5%	13,148	57.2%	9,832	42.8%
	\$45,000 - \$65,000	13,880	4.1%	9,620	69.3%	4,260	30.7%	3.6%	11,390	82.1%	2,490	17.9%
	\$65,000 - \$90,000	11,751	3.4%	9,843	83.8%	1,908	16.2%	3.4%	10,352	88.1%	1,399	11.9%
	\$90,000 - \$125,000	8,478	2.9%	7,681	90.6%	797	9.4%	2.9%	7,707	90.9%	771	9.1%
	\$125,000 or more	10,837	2.2%	10,244	94.5%	593	5.5%	2.2%	10,246	94.5%	591	5.5%
North Hennepin	<i>Less than \$10,000</i>	<i>1,731</i>	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	17,266	7.2%	3,059	17.7%	14,207	82.3%	4.6%	9,982	57.8%	7,284	42.2%
	\$45,000 - \$65,000	14,283	4.3%	10,480	73.4%	3,803	26.6%	3.6%	12,589	88.1%	1,694	11.9%
	\$65,000 - \$90,000	15,600	3.3%	14,218	91.1%	1,382	8.9%	3.2%	14,748	94.5%	852	5.5%
	\$90,000 - \$125,000	12,570	2.7%	12,082	96.1%	488	3.9%	2.7%	12,123	96.4%	447	3.6%
	\$125,000 or more	11,661	2.0%	11,559	99.1%	102	0.9%	2.0%	11,563	99.2%	98	0.8%

Table 4: 2007 Property Tax Burden as a Percent of Income

	income range	count	Property Tax Burden before PTR					Property Tax Burden After PTR				
			median burden	burden <= 5% count	burden > 5% %	burden > 5% count	burden > 5% %	median burden	burden <= 5% count	burden > 5% %	burden > 5% count	burden > 5% %
Southeast Hennepin	Less than \$10,000	1,711	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	16,910	7.1%	3,858	22.8%	13,052	77.2%	4.5%	10,161	60.1%	6,749	39.9%
	\$45,000 - \$65,000	12,573	4.3%	8,750	69.6%	3,823	30.4%	3.7%	10,737	85.4%	1,836	14.6%
	\$65,000 - \$90,000	12,707	3.4%	11,172	87.9%	1,535	12.1%	3.3%	11,658	91.7%	1,049	8.3%
	\$90,000 - \$125,000	10,406	2.7%	9,723	93.4%	683	6.6%	2.7%	9,754	93.7%	652	6.3%
	\$125,000 or more	16,186	2.0%	15,733	97.2%	453	2.8%	2.0%	15,733	97.2%	453	2.8%
Southwest Hennepin	Less than \$10,000	1,604	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	10,043	7.8%	2,252	22.4%	7,791	77.6%	4.9%	5,194	51.7%	4,849	48.3%
	\$45,000 - \$65,000	8,894	4.7%	4,958	55.7%	3,936	44.3%	3.8%	6,698	75.3%	2,196	24.7%
	\$65,000 - \$90,000	10,675	3.9%	8,153	76.4%	2,522	23.6%	3.7%	8,866	83.1%	1,809	16.9%
	\$90,000 - \$125,000	11,100	3.2%	9,811	88.4%	1,289	11.6%	3.2%	9,870	88.9%	1,230	11.1%
	\$125,000 or more	24,964	2.2%	23,872	95.6%	1,092	4.4%	2.2%	23,882	95.7%	1,082	4.3%
Saint Paul	Less than \$10,000	2,063	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	18,092	5.7%	7,109	39.3%	10,983	60.7%	3.8%	12,926	71.4%	5,166	28.6%
	\$45,000 - \$65,000	11,101	3.4%	9,529	85.8%	1,572	14.2%	3.1%	10,319	93.0%	782	7.0%
	\$65,000 - \$90,000	9,295	2.7%	8,599	92.5%	696	7.5%	2.7%	8,846	95.2%	449	4.8%
	\$90,000 - \$125,000	6,341	2.4%	6,081	95.9%	260	4.1%	2.4%	6,115	96.4%	226	3.6%
	\$125,000 or more	7,133	1.9%	7,007	98.2%	126	1.8%	1.9%	7,015	98.3%	118	1.7%
Suburban Ramsey	Less than \$10,000	1,149	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	13,516	6.7%	3,327	24.6%	10,189	75.4%	4.2%	9,104	67.4%	4,412	32.6%
	\$45,000 - \$65,000	11,283	4.1%	8,604	76.3%	2,679	23.7%	3.5%	10,138	89.9%	1,145	10.1%
	\$65,000 - \$90,000	12,305	3.2%	11,361	92.3%	944	7.7%	3.1%	11,719	95.2%	586	4.8%
	\$90,000 - \$125,000	10,383	2.6%	9,957	95.9%	426	4.1%	2.6%	10,002	96.3%	381	3.7%
	\$125,000 or more	11,893	1.9%	11,708	98.4%	185	1.6%	1.9%	11,719	98.5%	174	1.5%
Northwest/Headwaters	Less than \$10,000	2,131	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	7,606	3.5%	5,310	69.8%	2,296	30.2%	2.6%	6,396	84.1%	1,210	15.9%
	\$30,000 - \$45,000	6,088	2.4%	5,518	90.6%	570	9.4%	2.3%	5,805	95.4%	283	4.6%
	\$45,000 - \$65,000	7,278	1.9%	7,006	96.3%	272	3.7%	1.9%	7,146	98.2%	132	1.8%
	\$65,000 - \$90,000	5,793	1.7%	5,717	98.7%	94	0.9%	1.7%	5,744	99.2%	65	0.6%
	\$90,000 or more	4,787	1.4%	4,769	99.6%			1.4%	4,771	99.7%		
Arrowhead	Less than \$10,000	4,998	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	17,594	2.8%	13,167	74.8%	4,427	25.2%	2.3%	15,137	86.0%	2,457	14.0%
	\$30,000 - \$45,000	13,662	2.0%	12,489	91.4%	1,173	8.6%	1.9%	13,115	96.0%	547	4.0%
	\$45,000 - \$65,000	16,552	1.7%	15,924	96.2%	628	3.8%	1.7%	16,227	98.0%	325	2.0%
	\$65,000 - \$90,000	13,641	1.5%	13,406	98.3%	235	1.7%	1.5%	13,482	98.8%	159	1.2%
	\$90,000 or more	13,796	1.3%	13,708	99.4%	88	0.6%	1.3%	13,714	99.4%	82	0.6%

Table 4: 2007 Property Tax Burden as a Percent of Income

	income range	count	Property Tax Burden before PTR					Property Tax Burden After PTR				
			median burden	burden <= 5% count	burden > 5% %	burden > 5% count	burden > 5% %	median burden	burden <= 5% count	burden > 5% %	burden > 5% count	burden > 5% %
West Central	Less than \$10,000	2,582	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	10,464	3.7%	7,080	67.7%	3,384	32.3%	2.7%	8,714	83.3%	1,750	16.7%
	\$30,000 - \$45,000	9,009	2.4%	8,208	91.1%	801	8.9%	2.3%	8,626	95.7%	383	4.3%
	\$45,000 - \$65,000	11,592	2.0%	11,192	96.5%	400	3.5%	2.0%	11,379	98.2%	213	1.8%
	\$65,000 - \$90,000	9,250	1.7%	9,136	98.8%	150	0.8%	1.7%	9,177	99.2%	107	0.6%
	\$90,000 or more	9,178	1.4%	9,142	99.6%			1.4%	9,144	99.6%		
North Central	Less than \$10,000	2,970	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	9,834	3.7%	6,492	66.0%	3,342	34.0%	2.6%	8,218	83.6%	1,616	16.4%
	\$30,000 - \$45,000	7,675	2.5%	6,801	88.6%	874	11.4%	2.3%	7,292	95.0%	383	5.0%
	\$45,000 - \$65,000	8,686	2.1%	8,269	95.2%	417	4.8%	2.0%	8,491	97.8%	195	2.2%
	\$65,000 - \$90,000	6,460	1.8%	6,301	97.5%	159	2.5%	1.8%	6,352	98.3%	108	1.7%
	\$90,000 or more	6,146	1.4%	6,083	99.0%	63	1.0%	1.4%	6,084	99.0%	62	1.0%
Central	Less than \$10,000	2,567	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	10,853	6.8%	2,816	25.9%	8,037	74.1%	4.0%	6,918	63.7%	3,935	36.3%
	\$30,000 - \$45,000	12,893	4.1%	8,891	69.0%	4,002	31.0%	3.3%	11,073	85.9%	1,820	14.1%
	\$45,000 - \$65,000	19,879	3.1%	17,997	90.5%	1,882	9.5%	3.0%	18,938	95.3%	941	4.7%
	\$65,000 - \$90,000	20,588	2.6%	19,941	96.9%	647	3.1%	2.6%	20,194	98.1%	394	1.9%
	\$90,000 or more	23,243	1.9%	23,112	99.4%	131	0.6%	1.9%	23,121	99.5%	122	0.5%
East Central	Less than \$10,000	1,844	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	6,474	6.4%	2,340	36.1%	4,134	63.9%	3.8%	4,285	66.2%	2,189	33.8%
	\$30,000 - \$45,000	6,357	4.1%	4,274	67.2%	2,083	32.8%	3.3%	5,421	85.3%	936	14.7%
	\$45,000 - \$65,000	8,706	3.2%	7,693	88.4%	1,013	11.6%	3.0%	8,251	94.8%	455	5.2%
	\$65,000 - \$90,000	7,874	2.7%	7,597	96.5%	277	3.5%	2.6%	7,711	97.9%	163	2.1%
	\$90,000 or more	7,044	2.0%	6,973	99.0%	71	1.0%	2.0%	6,979	99.1%	65	0.9%
Minnesota Valley	Less than \$10,000	1,882	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	7,875	4.0%	4,955	62.9%	2,920	37.1%	2.8%	6,555	83.2%	1,320	16.8%
	\$30,000 - \$45,000	7,172	2.7%	6,140	85.6%	1,032	14.4%	2.5%	6,791	94.7%	381	5.3%
	\$45,000 - \$65,000	9,029	2.2%	8,601	95.3%	428	4.7%	2.1%	8,832	97.8%	197	2.2%
	\$65,000 - \$90,000	7,471	2.0%	7,332	98.1%	182	2.8%	2.0%	7,383	98.8%	130	0.9%
	\$90,000 or more	6,540	1.5%	6,497	99.3%			1.5%	6,498	99.4%		
Southwest	Less than \$10,000	1,573	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	6,610	2.8%	5,356	81.0%	1,254	19.0%	2.3%	6,065	91.8%	545	8.2%
	\$30,000 - \$45,000	5,216	1.8%	4,962	95.1%	254	4.9%	1.8%	5,110	98.0%	106	2.0%
	\$45,000 - \$65,000	6,012	1.5%	5,898	98.1%	159	1.1%	1.5%	5,964	99.2%	81	0.6%
	\$65,000 - \$90,000	4,426	1.4%	4,388	99.1%			1.4%	4,399	99.4%		
	\$90,000 or more	3,815	1.2%	3,808	99.8%			1.2%	3,809	99.8%		

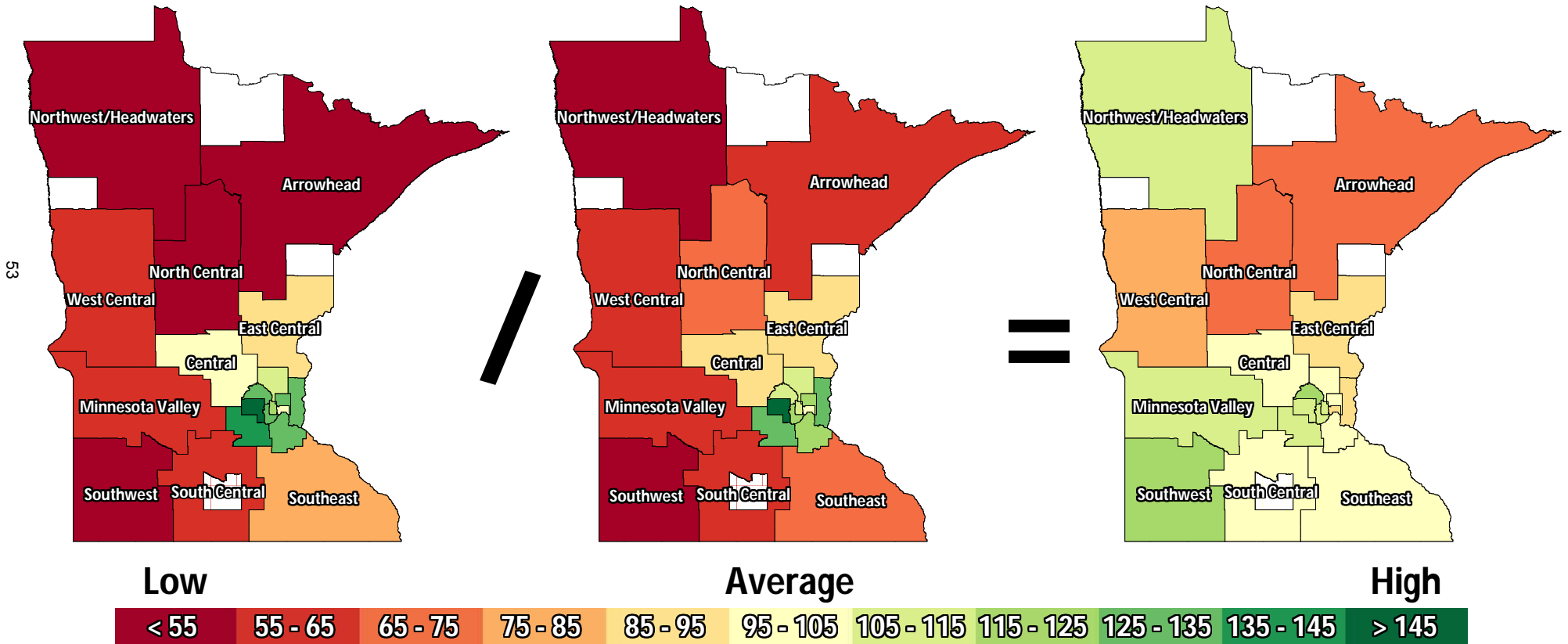
Table 4: 2007 Property Tax Burden as a Percent of Income

	income range	count	Property Tax Burden before PTR					Property Tax Burden After PTR				
			median burden	burden <= 5% count	burden > 5% %	count	%	median burden	burden <= 5% count	burden > 5% %	count	%
South Central	Less than \$10,000	1,827	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	8,071	4.0%	5,097	63.2%	2,974	36.8%	2.8%	6,737	83.5%	1,334	16.5%
	\$30,000 - \$45,000	7,458	2.7%	6,586	88.3%	872	11.7%	2.5%	7,108	95.3%	350	4.7%
	\$45,000 - \$65,000	9,278	2.2%	8,970	96.7%	388	1.6%	2.2%	9,139	98.5%	190	0.8%
	\$65,000 - \$90,000	7,889	1.9%	7,827	99.2%			1.9%	7,855	99.6%		
	\$90,000 or more	7,053	1.5%	7,035	99.7%			1.5%	7,036	99.8%		
Southeast	Less than \$10,000	3,952	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	18,504	5.0%	9,313	50.3%	9,191	49.7%	3.3%	14,125	76.3%	4,379	23.7%
	\$30,000 - \$45,000	18,595	3.2%	15,687	84.4%	2,908	15.6%	2.9%	17,322	93.2%	1,273	6.8%
	\$45,000 - \$65,000	24,615	2.6%	23,226	94.4%	1,389	5.6%	2.5%	23,864	96.9%	751	3.1%
	\$65,000 - \$90,000	23,816	2.2%	23,380	98.2%	436	1.8%	2.2%	23,531	98.8%	285	1.2%
	\$90,000 or more	27,929	1.7%	27,788	99.5%	141	0.5%	1.7%	27,798	99.5%	131	0.5%
Metro	Less than \$10,000	17,706	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$45,000	160,744	6.5%	46,933	29.2%	113,811	70.8%	4.2%	102,182	63.6%	58,562	36.4%
	\$45,000 - \$65,000	130,497	3.9%	99,914	76.6%	30,583	23.4%	3.4%	114,989	88.1%	15,508	11.9%
	\$65,000 - \$90,000	140,229	3.2%	126,470	90.2%	13,759	9.8%	3.1%	130,958	93.4%	9,271	6.6%
	\$90,000 - \$125,000	119,431	2.7%	113,485	95.0%	5,946	5.0%	2.6%	113,876	95.3%	5,555	4.7%
	\$125,000 or more	144,290	2.0%	141,132	97.8%	3,158	2.2%	2.0%	141,175	97.8%	3,115	2.2%
Greater Minnesota	Less than \$10,000	26,326	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	103,885	4.2%	61,926	59.6%	41,959	40.4%	2.9%	83,150	80.0%	20,735	20.0%
	\$30,000 - \$45,000	94,125	2.9%	79,556	84.5%	14,569	15.5%	2.7%	87,663	93.1%	6,462	6.9%
	\$45,000 - \$65,000	121,627	2.4%	114,776	94.4%	6,851	5.6%	2.3%	118,231	97.2%	3,396	2.8%
	\$65,000 - \$90,000	107,208	2.1%	105,025	98.0%	2,183	2.0%	2.1%	105,828	98.7%	1,380	1.3%
	\$90,000 or more	109,531	1.6%	108,915	99.4%	616	0.6%	1.6%	108,954	99.5%	577	0.5%
Statewide	Less than \$10,000	44,032	-	-	-	-	-	-	-	-	-	-
	\$10,000 - \$30,000	175,756	6.2%	69,628	39.6%	106,128	60.4%	3.7%	118,441	67.4%	57,315	32.6%
	\$30,000 - \$45,000	182,998	4.1%	118,787	64.9%	64,211	35.1%	3.3%	154,554	84.5%	28,444	15.5%
	\$45,000 - \$65,000	252,124	3.3%	214,690	85.2%	37,434	14.8%	3.0%	233,220	92.5%	18,904	7.5%
	\$65,000 - \$90,000	247,437	2.8%	231,495	93.6%	15,942	6.4%	2.7%	236,786	95.7%	10,651	4.3%
	\$90,000 - \$125,000	182,003	2.4%	175,562	96.5%	6,441	3.5%	2.4%	175,991	96.7%	6,012	3.3%
	\$125,000 or more	191,249	1.8%	187,970	98.3%	3,279	1.7%	1.8%	188,014	98.3%	3,235	1.7%

Net Tax After PTR

Estimated Market Value

Effective Tax Rate

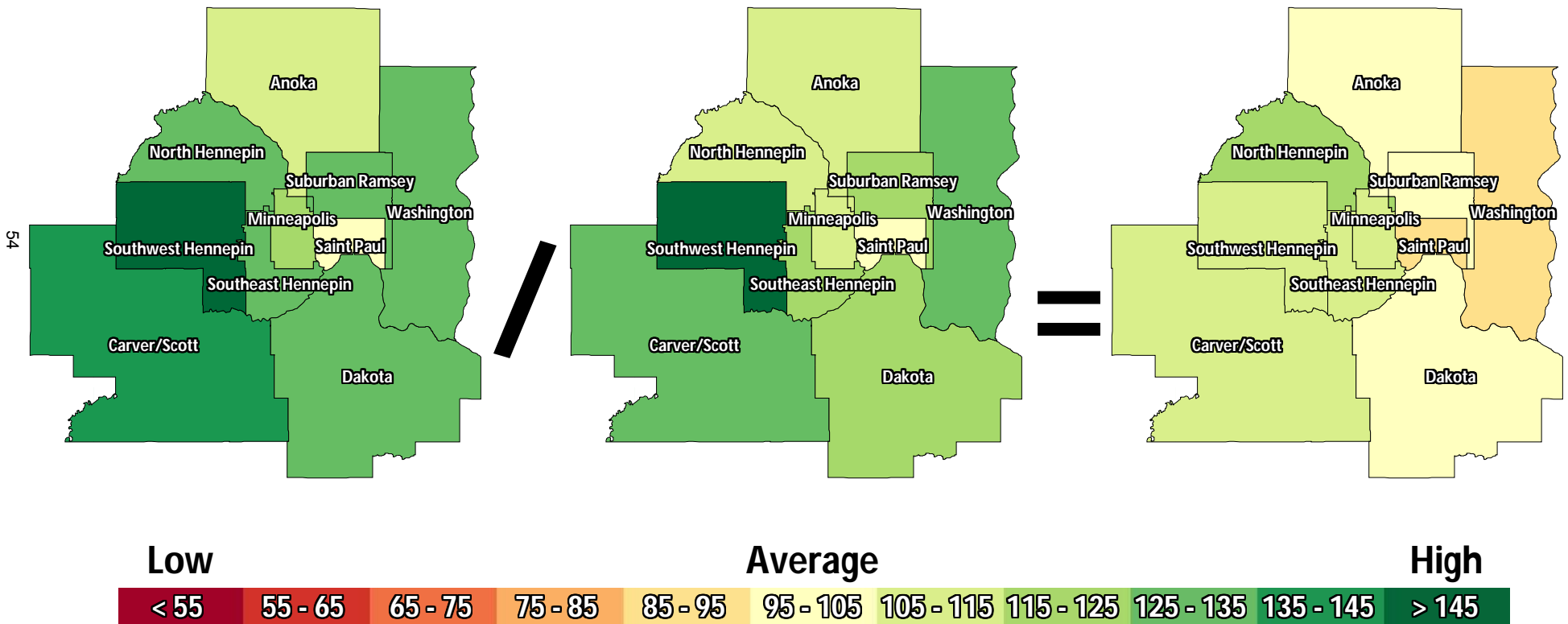


Regional shading is based on median variable values as indexed to the statewide median. Regions with green shading have variable values higher than the statewide median. Regions with red shading have variable values lower than the statewide median. For example, a region with shading corresponding to the '85-95' range on the Homestead Income map has a median homestead income that is between 85% to 95% of the statewide median homestead income. Actual regional variable values can be found in Table 1.

Net Tax After PTR

Estimated Market Value

Effective Tax Rate

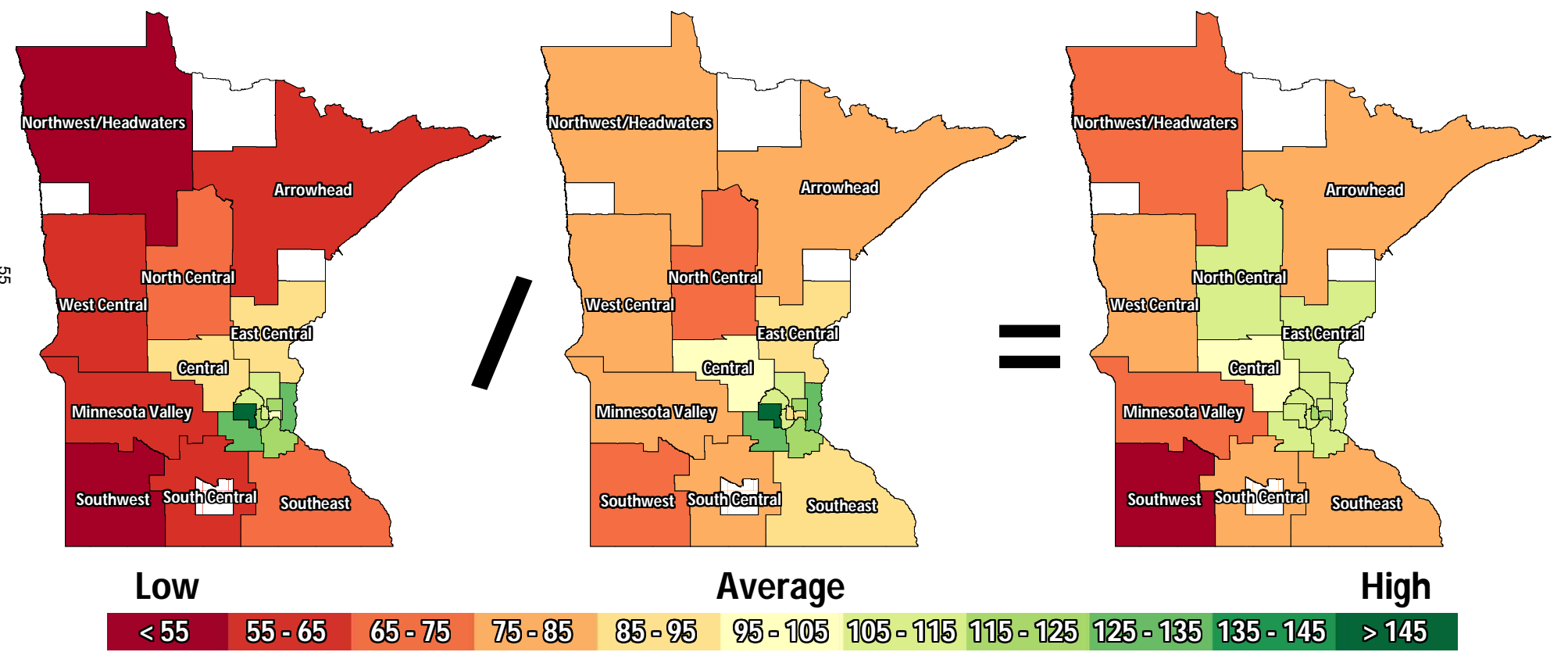


Regional shading is based on median variable values as indexed to the statewide median. Regions with green shading have variable values higher than the statewide median. Regions with red shading have variable values lower than the statewide median. For example, a region with shading corresponding to the '85-95' range on the Homestead Income map has a median homestead income that is between 85% to 95% of the statewide median homestead income. Actual regional variable values can be found in Table 1.

Estimated Market Value

Homestead Income

Ratio of EMV to Income

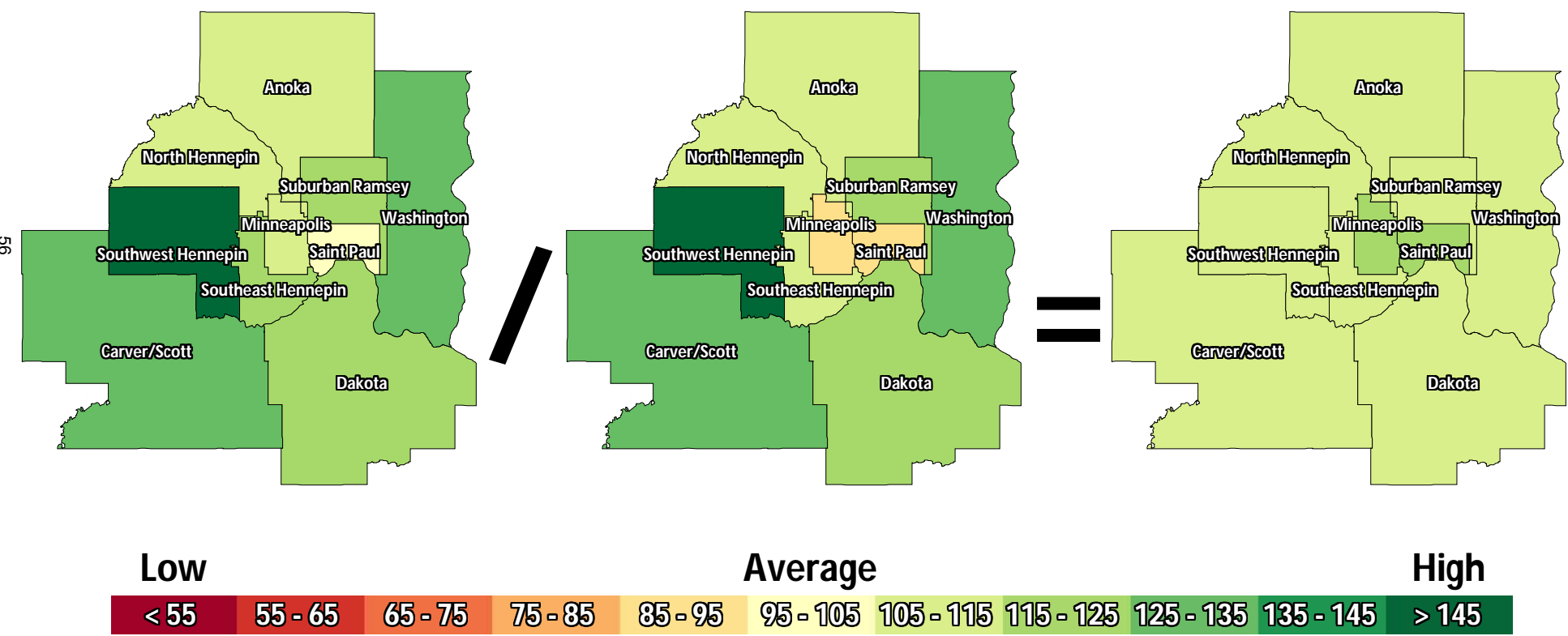


Regional shading is based on median variable values as indexed to the statewide median. Regions with green shading have variable values higher than the statewide median. Regions with red shading have variable values lower than the statewide median. For example, a region with shading corresponding to the '85-95' range on the Homestead Income map has a median homestead income that is between 85% to 95% of the statewide median homestead income. Actual regional variable values can be found in Table 1.

Estimated Market Value

Homestead Income

Ratio of EMV to Income

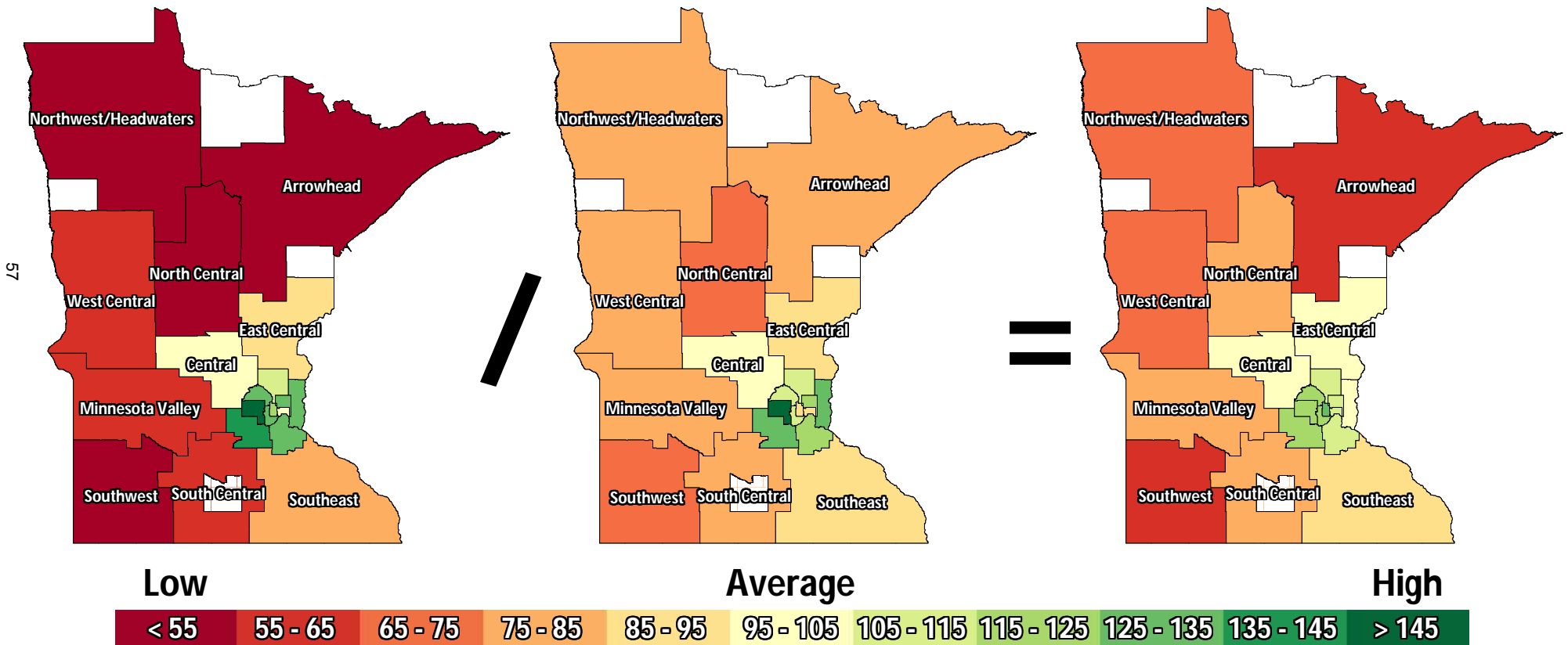


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Net Tax After PTR

Homestead Income

Property Tax Burden

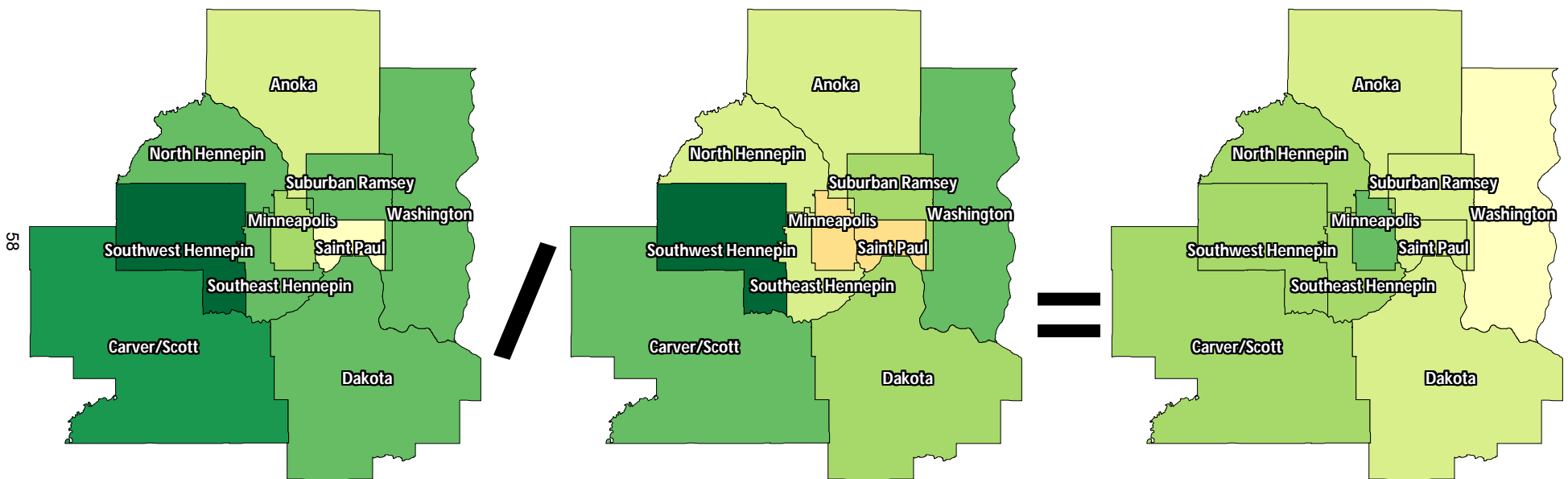


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Net Tax After PTR

Homestead Income

Property Tax Burden



Low

Average

High

< 55	55 - 65	65 - 75	75 - 85	85 - 95	95 - 105	105 - 115	115 - 125	125 - 135	135 - 145	> 145
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Regional shading is based on median variable values as indexed to the statewide median. Regions with green shading have variable values higher than the statewide median. Regions with red shading have variable values lower than the statewide median. For example, a region with shading corresponding to the '85-95' range on the Homestead Income map has a median homestead income that is between 85% to 95% of the statewide median homestead income. Actual regional variable values can be found in Table 1.